



Final Report of Peer Technical Assistance Activity # 183

Welfare Peer Technical Assistance Network
Georgia Earned-Income Tax Credit (EITC)/Asset-Building
Statewide Coalition Meeting
Savannah, Georgia
June 28-30, 2010

Prepared for:
The Administration for Children and Families
Office of Family Assistance



Table of Contents

Introduction	4
Day One.....	4
Welcome and Opening Remarks.....	4
Plenary Address	5
Overview of EITC Outreach.....	7
Assets and Opportunity Scorecard	8
TANF Presentation	9
VITA Site Development	10
Working Lunch	11
Developing an EITC and Asset-Building Statewide Coalition	12
Incorporating Asset-Building into Your Coalition and VITA Program	14
Establishing an EITC Campaign in Your Community and Building Effective Partnerships	19
Day Two	21
Day One Reflection Session	21
EITC and VITA: Providing Services to Individuals with Disabilities.....	21
TaxWise as a Resource for Developing Information, Using Data Resources, and Tracking the Statewide Impact of EITC Community Outreach Initiatives.....	22
Reaching Rural, Mobile, and/or Underserved Areas	23
How Elected Officials and Community Tax Assistance Sites Can Work Together To Support Working Families	26
Working Lunch: ARRA and VITA Funding.....	28
Creating New Ways to Recruit Volunteers and to Market VITA Sites	31
Question and Answer Session and Group Interactive Feedback Session	34
Day Three	36
Developing Business Partnerships	36

Benefit Assistance Screening 38

Action Planning: Next Steps for Coalition 40

Closing Remarks 43

Appendix A: Agenda

Appendix B: Participants List

Appendix C : Speaker Biosketches

Appendix D: Session Guide

Appendix E: Atlanta Territory Zones and IRS Tax Consultants

Appendix F: Evaluation Summary

Appendix G: Interest Card Summary

Introduction



The Welfare Peer Technical Assistance Network (Welfare Peer TA) is a Technical Assistance initiative sponsored by the U.S. Department of Health and Human Services, Administration for Children and Families (ACF), Office of Family Assistance (OFA), that facilitates the sharing of information between and among States, counties, localities, Tribal organizations, and community-based organizations working with Temporary Assistance for Needy Families (TANF) participants and families (see <http://peerta.acf.hhs.gov>).

In order to expand TANF client and community awareness and participation in Federal tax credit programs such as the Earned Income Tax Credit (EITC), a group recently formed called Georgians for Prosperity (GA4P) requested Technical Assistance (TA) from Welfare Peer TA to help in designing a June 2010 meeting to share information and highlight promising practices. The meeting sought to bolster Georgia's efforts at establishing community partnerships, enhancing outreach, and, ultimately, improving access to the EITC and free tax filing assistance for low-income residents. GA4P plans to use this meeting as a platform to establish a Statewide Coalition dedicated to promoting the EITC and asset-building across the State. The meeting took place June 28-30, 2010 at the Hyatt Regency Savannah in Savannah, Georgia. Please see **Appendix A** for the Agenda and **Appendix D** for a comprehensive Session Guide.

Day One

Welcome and Opening Remarks

The opening session began with Mr. David Camporeale, Family Assistance Program Specialist at OFA. Mr. Camporeale welcomed everyone to the meeting. He expressed that Welfare Peer TA has received over 190 TA Requests over the life of the project, and he is pleased that one of these TA Requests came from Laura Lester at the Atlanta Community Food Bank, to put together this meeting on building a Statewide Coalition to promote and increase access to the EITC and asset-building. He emphasized that this was not just a conference, but a *working* meeting and everyone plays a role as strategies move forward. He encouraged people to be thinking of ways to participate, and ways that the Statewide EITC/Asset-Building Coalition can help improve the lives of participants' clients. Next, he asked for a show of hands of who was in the room so everyone could see who to network and engage with throughout the meeting. There were representatives from Georgia State government, county/city governments, the Federal government, financial institutions, schools and universities, community action agencies, faith-based organizations, United Way, Goodwill, businesses/employers, legal services, research organizations, urban areas, and lastly, rural areas. Please see **Appendix B** for the Participants List and **Appendix C** for the Speaker Biosketches.

Next, Ms. Lisa Washington-Thomas provided opening comments. She is the TA Branch Chief of the Division of State and Territory TANF at OFA. Ms. Washington-Thomas discussed that the EITC has grown to be one of the most successful provisions of U.S. domestic policy and one of the largest Federal aid programs targeted to the working poor. She mentioned that asset-building is equally as important, for it serves to help those who can claim the EITC in learning how to spend their money wisely and gain lasting economic independence. Through the Welfare Peer TA Project, OFA has assisted several States

who have realized the potential success the EITC can have on low-income wage-earners and who wanted to expand their efforts to reach as many people as possible. The States included Georgia, Kentucky, Missouri, Idaho, West Virginia, Virginia, and Oklahoma. The States brought together partners invested in the EITC to strategize on building coordinated Statewide Coalitions, similar to what participants are doing these next three days in Georgia. Two of the pieces that participants consistently reported as being the most useful throughout the meetings included:

- Their abilities to make connections, network, and share resources with others around their State already doing the same thing; and
- The time they spent engaging in local action planning with many partners involved.

Ms. Washington-Thomas expressed her hope that participants would find the time to network throughout this meeting, think collaboratively, and use this as a starting point for achieving collective goals. She noted how the GA4P Planning Committee and the Welfare Peer TA Team worked hard to make sure this meeting included all the resources participants need to move forward, such knowledgeable speakers from all across the country, but most importantly, local Georgians who have the institutional knowledge and the dedication to make a positive difference in the State.

After that, Ms. Carlis Williams, the Southeast Regional Administrator for ACF, gave opening remarks. She mentioned that ACF is committed to expanding opportunities for people to gain access to jobs, to strengthening families, and to consistently engaging in research and evaluation. She expressed excitement for being part of the Georgia Statewide EITC/Asset-building coalition and challenged participants to work together to strategize on solutions for moving the coalition forward.

Next, Mr. Michael Beebe from the Internal Revenue Service (IRS) gave a few opening statements. He mentioned that through the EITC, 49 million people have received refunds. Also, six million people have been lifted from poverty, including three million children. The EITC is also reaching persons with disabilities and those with limited English proficiency. Mr. Beebe then introduced Ms. Mikki Betker, the IRS Territory Manager in Atlanta, Georgia. He congratulated participants on embarking on a coalition to expand the EITC and iterated that the presence of so many participants at this meeting represents a united front of partners across the State.

Lastly, Ms. Teinique Gadson from the Neighborhood Improvement Association, Inc. in Savannah gave a few remarks. She expressed her greetings locally from Savannah and mentioned a coalition that she helped spearhead focused on asset development and helping families achieve financial freedom. Lastly, she thanked everyone for coming and reinforced one of the main objectives of the meeting: To get the word out about the EITC.

Plenary Address

Ms. Teinique Gadson introduced the event's plenary speaker, Mr. Otis Johnson, Mayor of the City of Savannah.

Mayor Johnson welcomed participants to Savannah and thanked them for contributing to the local economy. He mentioned that, even in the United States, there are social and economic disparities. In urban and in rural areas throughout



the country and in Savannah, there are pockets of individuals who are not living the American dream, and the latest recession has brought about an awareness of this that will last for a long time. At this meeting, he went on to say, the focus is on expanding involvement in the EITC. He expressed that people have an obligation to assist those who are less fortunate and be committed to addressing the fundamental needs of this society. The EITC, the Child Tax Credit (CTC), and the Tax Credit for the Elderly (TCE), are ways to respond to the fact that many people have not been successful at achieving the American dream.

Mayor Johnson mentioned that he is on the board of MDC, Inc. which is a research and demonstration organization to help people move out of poverty. They believe that education plus work plus assets equals opportunities. Unfortunately, most people do not have the education needed to be successful in the workforce. Even if they are able to work, their income/wage scale is at a level that still keeps them in poverty, meaning that they are working but not making any progress. That, coupled with families who are headed by single mothers, creates serious economic problems. This is the case for many of the 22 percent who are poor and living in Savannah. Mayor Johnson believes that those who are working must revert back to education to improve their skill levels to get better paying jobs. Only when they reach that level (beyond the subsistence level) can they think about developing assets.

Mayor Johnson discussed that his predecessor started an anti-poverty committee before he became Mayor in 2004. The committee started because it is widely known through Census data that one out of every five citizens in Savannah lives at or below the poverty level. Also, there are “two Savannahs:” the Savannah that participants at the event saw, and the Savannah in which there are public housing neighborhoods where people are paying less than \$100 a month in rent because rent is tied to their income, and they have to provide food and clothing on top of that. Certain areas of the community are discriminated against and a lot of human capital is wasted maintaining a system that does not help everyone. So, through this anti-poverty committee that Mayor Johnson endorsed and pushed forward, the Step-Up Savannah Initiative began.

The Step-Up Initiative is a coalition of faith-based organizations, United Way, financial institutions, the Internal Revenue Service (IRS), the Federal Reserve, universities, and more, which are all collaborating to promote family economic success for those who have less opportunity than others in the community. They want to give back to the people through the EITC and other means to infuse the local economy and help people start building assets. The Initiative has staff dedicated to this effort and has been fortunate to have a large retirement community who feel the need to give back to the community as Volunteer Income Tax Assistance (VITA) volunteers.

Mayor Johnson thanked participants for the opportunity to talk during the meeting and read a quote from Abraham Lincoln, which states:

“You cannot bring about prosperity by discouraging thrift; you cannot strengthen the weak by weakening the strong; you cannot help the poor man by destroying the rich; you cannot further the brotherhood of man by inciting class hatred; you cannot build character and courage by taking away man's initiative and independence; you cannot help small men by tearing down big men; you cannot lift the wage earner by pulling down the wage payer; you cannot keep out of trouble by spending more than your income; you cannot establish security on borrowed money; and you cannot help men permanently by doing for them what they will not do for themselves.”

Major Johnson concluded that everyone should be trying to help the poor “step-up” and deal with their conditions by helping them improve their work skills and ability to do for themselves. Everyone should “step-up” and assist those folks that are trying, and think about how to change how we make policies and practices.

Overview of EITC Outreach

During this first overview session, Ms. Yolanda Davis-Weaver, Senior Tax Consultant with Stakeholder Partnerships, Education, and Communications (SPEC) at IRS presented on the EITC and CTC as foundations for family self-sufficiency. The EITC is a refundable credit, so even if a taxpayer does not owe any tax, he or she may receive cash back. Both the income limits and the maximum credit have increased for the 2009 tax year with the automatic cost of living calculation. There has also been a temporary increase in the amount of children that can be claimed. Under the American Recovery and Reinvestment Act of 2009 (ARRA), three or more children can be claimed for 2009. To be eligible for a full or partial credit, a taxpayer must have income of less than (married):

- \$43,279 (\$48,279) with three or more qualifying children;
- \$40,295 (\$45,295) with two children;
- \$35,463 (\$40,463) with one child; and
- \$13,440 (\$18,440) with no children.

The maximum EITC is \$5,657 for taxpayers with three or more qualifying children, \$5,028 for taxpayers with two qualifying children, \$3,043 with one qualifying children, and \$457 for those with no children.

Next, Ms. Weaver discussed ideas about the call for EITC outreach. There needs to be a call for outreach because up to 25 percent of those eligible for the EITC do not claim it and it provides more money to working families than any other Federal aid program. Outreach should address those who have limited English abilities and limited financial abilities because they have difficulty understanding the tax system and do not want to deal with the IRS; however, they trust community organizations that can also provide access to tax services. Nationally, the EITC does have a great impact but there is so much more that can be done, Ms. Weaver said. She encouraged participants to think about the EITC and how it goes hand-in-hand with saving for assets such as a home or car. The EITC can be a point of access to affordable, accessible financial services; financial literacy training and tools; and budgeting. If low-income tax payers can use those refunds towards financial well-being, they can achieve lasting economic independence.

Ms. Weaver also discussed the CTC, which provides \$1,000 for each qualifying child and is fully refundable starting in 2009. Working families can receive both the CTC and EITC in the same year.

Lastly, Ms. Weaver tied information on the EITC to what is going on currently in the State of Georgia. She mentioned that there are 300 VITA/Tax Credit for the Elderly (TCS) sites in Georgia that are located in 76 counties. At those VITA sites, there are 1,389 VITA volunteers and 120 VITA site coordinators. The current local EITC coalitions in the State of Georgia include the Atlanta Prosperity Campaign, Chatham Savannah Asset Development Coalition, Chattahoochee Valley VITA Coalition (Columbus), Greater Athens Economic Development Coalition, Macon EITC Coalition, Southeast-Coastal Georgia EITC Coalition (Brunswick), The Children’s Initiative (Waycross), South Central Georgia Asset Building Coalition (Valdosta), and the American Association of Retired Persons (AARP).

Assets and Opportunity Scorecard

During this session, Ms. Leigh Tivol, Director of Savings and Financial Security at the Corporation for Enterprise Development (CFED), presented on Georgia's Assets and Opportunity Scorecard. The Scorecard assesses performance of States in key areas such as (1) financial security, (2) business development, (3) home ownership, (4) health care, and (5) education. Ms. Tivol mentioned that her presentation was focused on asset policy, an area CFED is versed in through their leaderships of networks on asset-building policy at the State level.



Their State-level work is anchored by the Assets and Opportunity Scorecard and Campaign. The EITC is one piece of a bigger puzzle that includes personal savings. The Scorecard is a way to assess how well States support efforts of residents to build and protect their assets. Savings and assets are what help people make it through tough times. Ms. Tivol mentioned that economic stimulus is often known to require spending, not saving, but assets and investments are not idle and can still contribute to the economy while helping a person build financial freedom.

Asset-building is important now, not only for doing the work participants are doing in communities to help people, but for thinking about public policy. Even before the recession, overall increases in net worth obscured the rising financial insecurity that many people face. More than 1 in 10 people live in poverty and experience pervasive financial insecurity. Also, significant and enduring racial disparities exist in asset ownership. People of color are:

- Twice as likely to be asset poor (37.2 percent versus 16.4 percent);
- Three times as likely to have a high-cost mortgage loan; and
- Much less likely to own a home or have a college degree.

Ms. Tivol encouraged participants to think about how programs and policies in Georgia affect their work and their clients, using the Scorecard as a tool to help. The Scorecard allows stakeholders to think about how they can create new partnerships, networks, and new and improved policy priorities. States receive outcome grades that are relative assessments based on ranked outcomes measures; and policy ratings that are based on assessments against fixed criteria for what constitutes strong policy. The outcome grades are relative to other States. For example, Kansas may have received an "A," but that does not mean they are doing great in everything, just that their performance exceeds that of other States in the comparison group.

Ms. Tivol reviewed Georgia's State Scorecard, which she mentioned would be useful for talking to State representatives, to the Mayor, etc. Georgia earned an outcome grade of a "D" in the key area of financial assets and income; a "B" in the category of income and jobs; a "D" in the area of housing and home ownership; an "F" in the area of health care; and a "C" in the area of education. Critical outcomes included that Georgia's asset poverty rate is slightly above the national average by 1.7 percent; their net worth is below the national average by over \$20,000; their home ownership rate is slight above the national average by 1.6 percent; their average annual pay is above the national average by \$687; and the percentage of their population in low-wage jobs is above the national average of 5.3 percent.

The Assets and Opportunity Scorecard can be found at: <http://scorecard.cfed.org>.

Throughout and after the presentation, Ms. Tivol took questions from participants. One question pertained to whether there is information that goes deeper than State-level data. Ms. Tivol pointed out that there is a challenge to this because data is limited by the Census. However, CFED has started to do some city-level data and Savannah is one of the first cities. Another question pertained to why there was not a discussion about access to justice and the court process as part of the Scorecard measures and Ms. Tivol mentioned that this is also important for advocates to consider.

TANF Presentation

During the second session of the day, Ms. Donna Gunter, the TANF unit manager at the State office of the Georgia Department of Human Services (DHS) provided participants with an overview of TANF in Georgia. She pointed out that many times when people think about TANF, they think solely about cash assistance, but the program is actually a lot broader. In fact, in Georgia some TANF funds are used for the EITC. The flexibility of TANF can be evidenced through the four TANF purposes. The four purposes that TANF funding can be used for include:

1. Providing assistance to needy families so that children can be cared for in their homes or in the homes of relatives;
2. Preventing and reducing the incidence of out-of-wedlock pregnancies;
3. Ending the dependency of needy parents on government benefits by promoting job preparation, work, and marriage; and
4. Encouraging the formation and maintenance of two-parent families.

TANF is funded by Federal and State funds (State Maintenance of Effort [MOE] funds). In Georgia, they receive a Federal TANF block grant and also a supplemental grant and match it at a certain percentage with their State MOE funds. Ms. Gunter said that Georgia spends a lot of their TANF block grant on child welfare to keep children preserved in their homes (purpose one).

The TANF program is for families with children 18 years or younger that cannot provide for basic needs and who meet certain income and asset or resource requirements. There are different definitions for TANF assistance and for non-assistance, which are both part of the overall program. TANF assistance is what is known as cash benefits, or things such as transportation or child care, which are necessary expenditures for participants to make the transition to employment. Non-assistance includes benefits or services that do not fall under TANF restrictions. Non-assistance could include providing mental health or substance abuse services.

In Georgia, the lifetime TANF time limit is 48 months (as opposed to the Federal limit of 60 months). The TANF program has work requirements tied to it for most participants to keep their benefits. The Federal work participation rate is set at 50 percent for single parent eligible families and 90 percent for two-parent eligible families. In Georgia, they are focused on “work now” and try to assist families in becoming self-sufficient as quickly as possible through work activities and obtaining employment. Some primary work activity examples include:

- Unsubsidized employment;
- Subsidized employment;
- Work experience;

- On the job training;
- Job search;
- Community service; and
- Vocational education.

Lastly, Ms. Gunter discussed how the EITC is tied to TANF. She said that DHS puts a letter out to every county in October/November reminding them to start talking to their TANF clients about filing their taxes and how they can become connected to VITA sites. They work with the IRS in October/November as well about what EITC promotional materials should go out to the counties. There is a designated person working with the IRS to make sure everyone in DHS gets the appropriate EITC information each year. Ms. Gunter went on to say that last year they tried to open a VITA site up at the TANF office because it seemed that TANF clients were resistant to going to VITA sites. They did not realize that TANF benefits are not included as income when a person files for and receives the EITC.

The next presenter, Ms. Erica Wiggins, gave a moving testimonial about her experience with the EITC. Ms. Wiggins is the mother of four children and she lives under the poverty level. Currently, she is a college student and she also has a disability. She discussed how going to a VITA site in Savannah really helped her on her path to self-sufficiency. At first, Ms. Wiggins admitted she would go to H&R Block to get her taxes done because she was not aware of anywhere else to go. She spent \$396 dollars to get her taxes done. This past year, however, she decided to go to the Neighborhood Improvement Association, Inc. in Savannah after hearing about it from a relative. Through her experience there, she found out about the EITC as well as the available tax credits for all her children and for her education. Also, Ms. Teinique Gadson set Ms. Wiggins up with a program to help her purchase a home (an Individual Development Account [IDA]). Further, the Neighborhood Improvement Association, Inc. set her up with a “second chance” banking account that helped her start a kidney transplant fund. Ms. Wiggins discussed how she never would have known about many tax credits she was able to receive without this help and it has truly turned her and her family’s lives around.

After the presentations, participants asked a few questions. One question was about breaking the cycle of poverty. Ms. Donna Gunter stated that the focus is on changing the mindset of the families they work with by telling them that if they do not work, their children will not work, and so on. To answer this further, a participant mentioned the book *Until It's Gone* by Scott Miller, which is about eradicating poverty from a community perspective.

VITA Site Development

During this session, Mr. Kenneth Brown, from SPEC at IRS, presented an overview of how to start a VITA program. The VITA program is sponsored by the IRS and partner-sponsored by people in the community that train volunteers to assist low- to moderate-income families with their tax returns free of charge. Taxpayers who earn incomes at \$49,000 or less are eligible to receive the EITC and those taxpayers eligible to participate in the VITA program may also qualify for the EITC and CTC. CTC is a credit that can equal up to \$5,000 to qualifying individuals.

In terms of the essentials of VITA, Mr. Brown started with where VITA sites are typically housed. These can include sites such as libraries, malls, recreation centers, community centers, schools/colleges, TANF offices, Head Start offices, and more. Next, VITA sites need computer resources, such as computer labs, printers, tax software, and an Internet connection-DSL/high speed. There also needs to be support from

local organizations. Training VITA site volunteers includes classroom certification which can take 2, 3, or 4 days, or computer certification online through e-learning courses via IRS's Link & Learn Taxes. All training includes information on tax law, tax software, and ensuring quality of tax returns. Next, VITA volunteers are the lifeblood of the VITA program and can include an intake specialist, a tax preparer, a client greeter, a computer specialist, an interpreter, a site manager, and a quality reviewer. Once VITA sites have trained volunteers, publicity comes into play which can be through the local media, newsletters, employers, flyers, or word of mouth. Lastly, Technical Assistance for VITA sites is available through the IRS through representatives throughout the State in different Territories and zones, and via online means. Please see **Appendix E** for the list of Atlanta Territory Zones and IRS Tax Consultants.

Mr. Brown also discussed what is going on in the State of Georgia. Hopefully, as the VITA program progresses from year to year, every county in Georgia will be impacted.

Working Lunch

The working lunch furthered the discussion and was moderated by Mr. Eric Blanchette, Regional Program Manager for the Child Care Bureau in ACF Region IV. The focus was on applying for Federal, State, and foundation grants and discovering resources to support community tax assistance initiatives.

Beverly Santicola, President, U.S. Government Grants

Ms. Beverly Santicola started the working lunch session by discussing with participants how they may be able to win more grants. She discussed finding grant opportunities through networking, collaboration, newsletters, research, free subscriptions, Web sites, and paid subscriptions. Some specific resources she mentioned included:

- www.us-government-grants.net
- <http://foundationcenter.org/newsletters>
- www.grantwrangler.com
- <http://www.raconline.org>
- <http://www.grants.gov>
- <http://www.grantspy.com>
- <http://fconline.foundationcenter.org>
- <http://www.foundationsearch.com>

To win grants, Ms. Santicola said it is important in applications to focus on the people, on integrating a best practice, and on creating a replicable model program. Then, she gave some examples of programs that she has assisted with that have been successful at winning grants because she believes they have the "WOW factor" needed to set them apart. Some of these projects included Kids Connection, Growing Rural, and Project R.E.N.E.W. (Revitalize Eastwood's Native Environmental Wetlands).

Kids Connection was a project that took place in Appalachia, Ohio. The program leaders applied for a \$25,000 grant to create a science exploration center. To set their program apart and win the grant, a collaborator on the program suggested that they teach kids to build computers and process flow charts so they gain real-world experience through the project. Through teaching children how to build computers, they ended up raising science scores significantly and this program led to another \$300,000 in funding to start community technology centers.

Growing Rural was an innovative project that took youth leaders through steps that taught them problem solving with a farming theme. The steps included 1) community and youth development needs assessments (Field Analysis), 2) leadership development (Soil Preparation), 3) service learning that aligns to Science, Technology, Engineering and Math (Seed Planting), 4) social innovation and cultural enrichment (Plant Nourishment), 5) measurable community and youth development outcomes (Crop Harvesting), and 6) continuous improvement processes (Land Enrichment.)

Lastly, Project R.E.N.E.W. began as a grant written by high school students and involved participants in a hands-on wetland project that integrated student planning, student learning, and community service.

MarRonde Lotson, Director of Economic Development, City of Savannah

Ms. MarRonde Lotson, Economic Development Director for the City of Savannah, spoke during the second half of the working lunch on the current status of economic development in Savannah. She mentioned an asset-building and wealth development program that assists low- to moderate-income individuals and families with building and sustaining wealth to improve their overall financial position. She also mentioned the Savannah-Chatham County EITC Coalition, which has six VITA sites. The City of Savannah provides funding to the Neighborhood Improvement Association, Inc. for these VITA sites. The funding covers administrative costs, temporary labor assistance for sites, recruitment and training for volunteers, materials/supplies for sites, and direct marketing and outreach efforts. For 2010, the amount refunded to the community was nearly \$6 million with the 2010 EITC dollars captured being approximately \$3 million. In 2010, they recruited 100 members of the community to prepare taxes at the VITA sites.

Lastly, Ms. Lotson talked about an Alternative Refund Anticipation Loan (ARAL) component they added to some of their VITA sites to give client tax filers opportunities to receive their refunds back within 24-48 hours. This was an important component because of the high cost, fees, and negative impact of traditional Refund Anticipation Loans (RALs). There was a total of \$229,000 refunded to client tax filers through those ARALs. To provide the ARALs, they partnered with Step-Up Savannah, the Ford Foundation, and a credit union that took the risk to provide the loans to the filers. The credit union realized the success of providing the loans when 25 percent of the money refunded stayed on account for them. The EITC coalition also taught financial education to these clients. This aspect of the program has expanded to five sites that saw refunds increase more than 100 percent. Now, it is not a pilot project any longer and they are looking to expand it.

Developing an EITC and Asset-Building Statewide Coalition

This afternoon session delved deeper into the main content and purpose of the meeting and was moderated by Ms. Tammie Collins, Executive Vice President, Community Impact at the United Way of Central Georgia, and included four speakers.

Julie Farwell, Statewide EITC Coordinator, Community Action of Nebraska

Ms. Julie Farwell began the discussion by talking about the Nebraska Statewide EITC Coalition. Nebraska started their Statewide Coalition because they found out very quickly that many people did not know what the EITC was. They realized they needed to create a platform for awareness and education about

the EITC and VITA and they felt a Statewide Coalition was the best way to make an impact and to inform people. Ms. Farwell went on to say that the key components of their Statewide EITC Coalition include financial literacy training, asset-building opportunities, partnerships throughout the State, and collaborations of various agencies for support. To collaborate, Nebraska uses WebEx. Through this online software, they are able to have virtual Statewide meetings four to five times a year.

Ms. Farwell talked about partnership ideas for providing the EITC which include news media outlets; employers; social service agencies; nonprofits; Federal, State, and local government agencies; youth organizations; colleges and universities; churches or synagogues; AARP; United Way; and other national organizations. She mentioned that Nebraska Health and Human Services does mailings to all of their clients of programs such as Social Security Income (SSI), Supplemental Nutritional Assistance Program (SNAP), and TANF. They also partner with Nebraska 2-1-1 and have an 800 number that they pay for and utilize four times a year to provide people information on free tax filing.

Next, Ms. Farwell covered funding. Funding can come from Departments of Health and Human Services, local or State charitable foundations, private donors, Statewide nonprofit organizations that would be willing and able to expand services, fund-raisers, and/or local colleges or university programs.

Lastly, Ms. Farwell discussed where to go from here. She mentioned that there are so many people out there who have never heard of VITA or EITC because they have never had to utilize those services before. But, now more than ever, with this economic recession, people are starting to have to use these services and it is important to work hard to continue to expand outreach to these populations.

Gena Gunn, Project Director and Director of Asset Building in States and Coalitions, Center for Social Development, Washington University in St. Louis

First, Ms. Gena Gunn told participants that the concept of IDAs and savings came from the Center for Social Development (CSD). The definition of an asset-building coalition according to CSD is a diverse alliance of organizations that cooperate in joint action to institute an agenda of asset-building policies and programs that support low-income individuals, families, and communities. Many asset-building coalitions, Ms. Gunn continued, started as IDA Coalitions with targeted goals. Currently, there are 4 Regional Coalitions, 30 Statewide Coalitions, and 4 Native American asset-building coalitions. There was 1 Bi-State Coalition as well but that does not exist anymore. Also, 9 States have created an asset development report that they have presented to their legislature; at least 18 States have hosted Statewide meetings; 21 States have a Web site or link to their reports or publications; and 3 national Statewide asset policy coalition conferences have taken place.

Next, Ms. Gunn discussed the characteristics of effective asset-building coalitions. People need to understand why they are coming together and there needs to be an early establishment of ongoing leadership. There should also be connections with well-known asset-building intermediaries and inclusions of diverse groups. She mentioned CSD's work with Washington State in which they stressed inclusion and that every group should be represented and have a voice in the coalition, including those with disabilities, Native Americans, people of color, etc.

Lastly, Ms. Gunn mentioned some challenges around building coalitions that could be identifying something quick to rally around so coalition work is not so slow. An idea Ms. Gunn mentioned that is frequently used among coalitions is the idea of changing asset limits for many social programs. It is something that will not take many years to change.

Peter Ruark, Research Associate, Michigan League for Human Services

Mr. Peter Ruark discussed the Statewide EITC Coalition in Michigan, funded through discretionary TANF funds from Michigan Department of Human Services (DHS). They are funded at \$180,000 a year to run the coalition (through September 2010) and the administrators include the Michigan League for Human Services, Michigan State University, and the Michigan Poverty Law Program. After September 2010, the coalition is hoping that funding will be restored, but for now they will have to plan on continuing with interim funding from the Michigan Association of Community Action Agencies. Mr. Ruark mentioned that if Georgia decides to dedicate some money to their Statewide Coalition, they should think about making it a competitive grant. Mr. Ruark also mentioned “I can E-file” which is located at www.icanefile.org and is a free way to file Federal taxes online. He strongly suggests that Georgia’s Statewide Coalition promote this.

In Michigan, one of their roles is to provide resources for other organizations that have an interest in promoting the EITC. Their coalition has a listserv and they did not want it to be limited but, rather, an interactive tool for people to ask questions and receive answers. For example, recently on the listserv someone had a question about TaxWise, specifically how they could get TaxWise to help them aggregate more data from their tax sites and use that data to get funding. Someone else on the listserv had an answer for this and was actually able to talk to SPEC to get TaxWise to do more things around data.

Another piece of Michigan’s Statewide Coalition includes going out to local coalitions’ events, speaking, and providing resources for consumers and advocates.

Lastly, Mr. Ruark mentioned that the Georgia Statewide Coalition should think about setting up a Web site like Michigan has done. Michigan’s Web site shows reports, statistics, and publications and they also advocate. For more information, see their Web site at: <http://www.michiganeic.org/index.html>.

Incorporating Asset-Building into Your Coalition and VITA Program

This panel session was moderated by Ms. Laura Lester, Advocacy and Education Director at the Atlanta Community Food Bank, and was specifically for participants that already have started VITA sites or EITC Coalitions but want to expand or enhance them.

Penny King, Community Affairs Specialist, Federal Deposit Insurance Corporation (FDIC)



Ms. Penny King started the panel session by talking about what exactly the FDIC is. The FDIC insures deposits up to \$250,000 up to December 31, 2010. It promotes the safety and soundness of insured financial institutions; regulates financial institutions for compliance with consumer protection laws and regulations; and facilitates community development efforts. The FDIC assists consumers in shaping their financial future. Some of the key issues those in poverty may face regarding finances include:

- The high cost associated with being unbanked;
- Difficulty in building a credit history; and
- Susceptibility to crime.

Ms. King mentioned that financial literacy is a universal need and for those in poverty, it is a necessary tool to enter the financial mainstream and achieve self-sufficiency. The FDIC encourages financial institutions to identify untapped markets and to help fight predatory lending. A lot of times, the unbanked do not know how much money they are losing through predatory lending. The FDIC wants to help fight predatory lending and this is why they first started the Money Smart program, focused on financial literacy. The FDIC believes that financial literacy is the very core of healthy families and communities. Financial literacy, like building wealth, is a process and learned behavior.

The FDIC Money Smart program is free and representatives will even come out for free to “train the trainer” on teaching the program. The Instructor Guide also has everything necessary to begin teaching the program and is available in many languages. There is also a version of Money Smart for the visually impaired.

Some of the titles of Money Smart curriculum include Money Matters; Pay Yourself First; Keep It Safe; To Your Credit; Charge It Right; and Loan to Own Your Own Home.

Daniel Dodd, Director, Step-Up Savannah, Inc.

Mr. Daniel Dodd continued the panel by discussing Step-Up Savannah, Inc., which grew out of the City of Savannah’s Anti-Poverty Taskforce in 2004. Initially, the primary focus of the Taskforce was on improving the “system” of agencies providing services to the poverty population, but it soon shifted to focusing on developing a whole new approach to eradicating poverty. The Taskforce realized the poverty problem would take stakeholders working together with business and government leaders. Media would also play a critical role by maintaining momentum as the community addressed a long-term and complicated problem. The Taskforce came up with an Action Plan to reduce poverty in the community, which started with conducting poverty simulations as an engagement tool to bring business and other leaders to the table. From 2004-2009, they conducted poverty simulations with over 3,000 people.

Step-Up Savannah, now a nonprofit organization, was able to organize a collaborative of 80 diverse organizations. Chatham County Department of Family and Children Services, a local provider of TANF services, is part of the collaborative. The collaborative uses a holistic approach to address multiple facets of poverty in the Savannah community with special attention paid to workforce training, wealth building, and work support services. Step-Up Savannah currently consists of over 40 board members, of which, one-third are policy leaders.

With employers involved in Step-Up Savannah, they use three main strategies, including:

- Business priorities/economic impact;
- Process simplification; and
- Individualized reports to employers.

Through these strategies, they have been able to increase the number of employees using direct deposit, accessing the EITC, and attending financial education classes. Over the past ten months, for example, over 3,024 people attended financial education classes. They have also been able to conduct over 1,000 benefits screenings for SNAP and Peach Care Children Health Insurance.



Step-Up Savannah led into another initiative in Savannah called Bank-On Savannah, one of the first all-inclusive programs in the nation to serve those who live without access to mainstream financial institutions. It began as a Taskforce led by Mayor Otis Johnson and City Manager Michael Brown in 2007, with BB&T Bank, Step-Up Savannah, the City of Savannah, FDIC, the Federal Reserve Bank of Atlanta, the Clinton Foundation, the United Way of the Coastal Empire, and Savannah State University. The Taskforce worked with local community organizations, banks, and credit unions to, according to their Web site <http://www.stepupsavannah.org/bankonsavannah/index.php>,

1. “Change bank products and policies to increase the supply of starter account options for this market;
2. Raise awareness among consumers about the benefits of account ownership;
3. Provide qualified Savannahians with the opportunity to open low-cost, starter bank accounts; and
4. Provide quality financial education to Savannahians, to help them start saving for the future.”

Lastly, Mr. Dodd talked about some continuing policy issues for Step-Up Savannah and partners around work supports. They include predatory lending policies such as car title loans, holiday tax loans, and zoning laws to limit care title and pawn shop operations; transportation policies such as eliminating bus transfer fees; housing polices such as creating a local housing fund; and SNAP policies.

Cassandra Brown, Assistant Vice President of Marketing and Business Development, Credit Union of Atlanta



Next, Ms. Cassandra Brown discussed engaging financial institutions during her presentation. She began by discussing what a credit union is. A credit union is an organization of people who unite and pool their money in order to provide each other with easy access to credit that they might not be able to obtain elsewhere.

Usually there is a common bond among members such as they work for the same company, they live in a specific community, or they even belong to the same church. Credit unions are nonprofit organizations. In Georgia, there are 164 total credit unions, made up of 1,792,103 members. Operating principles of credit unions include:

- Open and Voluntary Membership;
- Democratic Control;
- Nondiscrimination;
- Service to Members;
- Distribution to Members;
- Building Financial Stability;
- Continuing Education;
- Cooperation Among Cooperatives; and
- Social Responsibility.

In terms of bridging the gap in outreaching to financial institutions, Ms. Brown discussed assessing the needs of your organization; identifying your local credit union partners; and determining whether there is a “fit.” Credit unions are searching for ways to stay relevant in the changing economy and are expanding their services to underserved members of the community. Some statistics Ms. Brown suggested to keep in mind include that the percentage of Americans who are unbanked (or under

banked) has risen to nearly 20 percent; 53 percent of low-to-middle-income Hispanics are either unbanked or under banked; and nearly one-third of low-to-moderate income Americans pay higher fees for routine bank transactions.

Ms. Brown discussed an example of a relevant partnership the Credit Union of Atlanta (CUA) has with the Atlanta Prosperity Campaign (APC). The CUA and APC partnered to help working families access mainstream financial institutions. Their main objectives were to:

- Help families establish a formal relationship with the financial community;
- Reduce the need to use high-cost check cashing services; and
- Provide an alternative product to high-cost refund anticipation loans (RALs) to individuals who qualified for the EITC.

They were able to do this in the 2009 tax season. If an individual or family having taxes prepared at a VITA site did not have a mainstream financial account, a VITA site representative could open an account on the spot with CUA. The tax refund would be deposited directly into the newly opened account and the new members could expect their refunds to be direct deposited into their accounts within 7 to 10 days. Also, if an individual or family needed tax refund monies sooner, they were able to apply for the Express Refund loan (ARAL) and loans were disbursed within 48 hours of tax preparation.

Stefanie Whorton, Assets for Independence, Office of Community Services, ACF, HHS

Ms. Stefanie Whorton began her portion of the discussion by stating that currently in Georgia there are a number of Assets for Independence (AFI) grantees. AFI is a Federal grant through the Office of Community Services (OCS) that includes a non-Federal cash match from grantees. Grantees can look for partners in various ways to get the matched funding. AFI programs include lead entities with a strong commitment to reducing poverty and empowering individuals and families and a strong network of partner organizations, including a financial institution. AFI grantees focus on providing Individual Development Accounts (IDAs) to qualified individuals. There are at least 1,200 providers of AFI nationwide; an upwards of 70,000 IDAs and growing; \$60,000 plus saved in IDAs; and \$30,000 plus assets purchased.

Ms. Whorton then explained what an IDA is. An IDA is a matched restricted savings account. Account holders receive training on money management, budgeting, and taxes; receive other supportive services; and save earned income regularly with the goal of acquiring an economic asset for the long term, such as a home, education, or a business. The EITC counts as earned income and IDA programs encourage EITC refunds to be used for deposits in IDAs; paying down debt or building credit; or buying savings bonds.

Ms. Whorton encouraged participants to find their local AFI grantees and ask them to be present at their VITA sites to help individuals with EITC returns set up IDAs.

OCS is currently accepting applications for AFI grants. The rolling due dates for applications are January 15, March 25, and June 25 each year. The grants are for 5 years and offer up to \$1 million (the average is \$325,000). Ms. Whorton encouraged participants to check out the AFI Resource Center at

<http://www.acf.hhs.gov/programs/ocs/afi/grantees.html> for more information and for a schedule of preparation conference calls they have for those applying for grants.

Georgia Earned-Income Tax Credit (EITC)/Asset-Building Statewide Coalition Meeting Final Report

Joy Hunt, Program Associate, Oregon State IDA Initiative

Next, Ms. Joy Hunt spoke on her Initiative, the Oregon Individual Development Account (IDA) Initiative. The Initiative offers participants, who are either at income levels of 80 percent of the median family income or at 200 percent below the Federal poverty level, IDAs at a 3:1 match meaning that participants save \$500-\$3,000 dollars, and can receive up to \$9,000 in matching funds. Participants save at least \$25 a month for 6 months up to 3 years. Oregon's IDA Initiative also has youth that participate in the program to save for school. The assets that participants save for, and in turn attend classes on, include:

- Home ownership;
- Education;
- Microenterprise development or expansion;
- Home repair; or
- Assistive technology.

In Oregon to date, 1,426 have graduated from the IDA program with matching funds totaling \$4,250,294 paid out to graduates.

The State IDA Initiative works with IDA sites all across the State to set individual work planning goals. Grant funds are from 8 fiduciary organizations and the Initiative has 40 partners, including housing authorities, Tribal housing authorities, community development corporations, community action agencies, 501c3 nonprofit organizations, small business development centers, and schools. Their network model allows them to work with small partners in rural areas and/or other relatively small partners serving diverse communities.

Next, Ms. Hunt mentioned the Oregon IDA Tax Credit. She stated that HB 3391 established a 75 percent State income tax credit as an incentive for contributions to the Oregon IDA Initiative. There is no limit in statute on the number of tax credit contributions each year and the tax credit ends in 2016.

For marketing the Oregon IDA Tax Credit, Ms. Hunt talked about target audiences of CPAs, financial planners, and accountants. They send these audiences direct mailings twice a year; speak at their conferences; and advertise in trade journals. As a result of their efforts, the Tax Credit has been listed in local papers as one of the top 3 tax tips for the last 3 years.

In terms of evaluation and measuring success, Ms. Hunt discussed 1-year post completion surveys that external evaluators from Portland State University conduct on the IDA program. They use an outcome tracker database; surveys participants fill out when they complete the program; and surveys they fill out 1-year post-completion. They provide a gift card for completing the surveys. Some of the major themes from participant surveys include building resilience and changing behavior. Of note, even non-completers say the program is helpful.

According to Ms. Hunt, Oregon IDA Initiative graduate Yashica Island expressed:

“Oregon’s IDA Initiative has taken me to another level in my life. It has provided me the tools needed to become a home owner... and changed the way I handle financial business. I now understand the financial aspects of owning a home and how prioritizing those aspects will ensure long-term stability... Being a part of the Initiative, I was surrounded by people who continued helping me and advocating on my behalf in all areas necessary to make buying a home a reality.”

What leaders of the Oregon IDA Initiative have learned thus far include: IDA legislation needs a permanent source of funding in order to get to scale; tax credits need to be a significant incentive for donors and businesses'; there needs to be a strong relationship between the State, program managers, and partners; one size does not fit all when it comes to IDAs; and IDAs really do change lives and behaviors.

Establishing an EITC Campaign in Your Community and Building Effective Partnerships

This second concurrent session was moderated by Mr. Carter Elliott, Manager at the Atlanta Prosperity Campaign, and included four speakers. It was tailored to those who have not started an EITC campaign or Coalition and would like to know the nuts and bolts of doing so.

Kaye Schmitz, Executive Director, Florida Prosperity Partnership (FPP)

Ms. Kaye Schmitz discussed her experiences with the Florida Prosperity Partnership (FPP), which has now been in existence for 7 years. In 2003, the United Way, Jacksonville Children's Commission, and the Jessie Ball DuPont fund came together—prior to any EITC in Jacksonville—and conducted a few studies. The studies suggested that poverty leads to desperation, which leads to crime. One in four children in Florida was living in poverty. At the time, Florida's foreclosure rate was 300 percent higher than that of the national average and it still has similar rates in 2010. Also, Florida is last in mortgage foreclosure rates in the nation. Every time there is a foreclosure, the property value of other homes in neighborhoods decreases, and neighborhoods become unstable.

The Florida Prosperity Partnership (FPP) began after those who conducted this research realized the need for assistance and at a Regional convening of the National Community Tax Coalition, Florida participants drafted an initial State action plan. There was an emphasis on free tax preparation as FPP realized it was an effective way to get people in stable financial services. The number of EITC returns tripled in the first year of the Coalition after a consolidated marketing, grass roots campaign. Now, the total number of returns has increased by 830 percent, EITC returns increased by 1,155 percent, and total financial class hours increased by 329 percent over the 7-year period. An all-out intensive marketing campaign was used to recruit volunteers (e.g. radio stations).

See their Web site at <http://www.floridaprospertypartnership.org/home0.aspx> for more information.

Richard Keith, Special Projects Manager, Office of Financial Empowerment, San Antonio Department of Community Initiatives

As Mr. Richard Keith explained, it is important for participants to think about how to engage their city, regardless of where they are in the process of developing an EITC Coalition. The City of San Antonio's Department of Community Initiatives uses a fairly different model than other cities; it prefers wrap-around services. The Department runs the city's Head Start, afterschool programs, homeless services, senior services, foreclosure prevention, and fair-housing programs. The Department does a lot of work through these key partnerships.

The ACCESS Coalition (Alamo City Coalition for Economic Self-Sufficiency), run through the Department, currently has 50 members, including a large grocery store called H.E.B. (for VITA sites). The Coalition runs about 26-30 VITA sites each filing season, each of which have a paid temporary employee and a paid preparer to help build stability, while volunteers are distributed around those schedules.

Georgia Earned-Income Tax Credit (EITC)/Asset-Building Statewide Coalition Meeting Final Report

A successful coalition requires support from the local community. The Coalition started by leaders explaining to City Council what was being left on the table in terms of the EITC and how they could bring more money back into the economy. Mr. Keith thought that Return on Investment (ROI) is critical to point out when trying to expand EITC Coalitions. The number of sites and potential returns can be broken down by local districts for even more of an impact. It is also important to discuss proposals in terms of politics in order to engage the city.

Mr. Keith discussed that the ACCESS Coalition also does IDA matched savings accounts and offers split refunds for savings. In the next few seasons, the program will be enhanced by offering IDA services at VITA sites. The Coalition is also working to implement a Tuition Promise Fund program. And lastly, the Coalition plans to expand services to disabled populations.

Lastly, Mr. Keith offered his assistance in helping groups engage their city.

Tiki Windley, Program Manager, MDC, Inc.

As Ms. Tiki Windley explained, EITC Carolinas is a program of MDC, Inc. (a nonprofit in Chapel Hill, one of the first community action organizations in the State of North Carolina). The initiative strongly urges campaigns to share their data. Each campaign has its own coalition and partnerships. EITC Carolinas also has many Statewide partners. Volunteers visit disabled individuals at their homes to help with their tax preparation. For States and localities, increasing EITC uptake is a total win-win as the money comes back to the community and stimulates the economy. Community tax campaigns publicize the availability of EITC and other credits; provide free tax preparation; inform consumers about the high cost of rapid refunds and other predatory lending products; and link customers to IDA and other such services. All credit unions in the State have a VITA site, employed by credit union employees. The site helps anyone who visits, but charges non-members a small fee. Ms. Windley mentioned that it is important to find out the strengths of each community coalition—not all coalitions can or want to do everything.

Suzann Knight, Extension Specialist, Family Resource Management, New Hampshire Statewide EITC Alliance

Ms. Suzann Knight explained the New Hampshire (NH) Statewide EITC Alliance and demonstrated its utility as a model for Georgia. The NH Statewide Alliance provides marketing for EITC funding. New Hampshire is a small State, and its relatively few cities and towns are widespread. The Alliance focuses on EITC and asset-building. Prior to the coalition, groups were working independently while duplicating many efforts. The challenge was to increase EITC uptake in the State. The Alliance was formed to share best practices, media, training, and funding. Now, 7 of the State's 10 counties are covered by an asset-building coalition. Increased outreach has dramatically increased the visibility of such services. The Alliance is mission-focused with an emphasis on the people. All ideas and products are shared and all members are equal. Having a site at an employer has dramatically increased the uptake of services. Ms. Knight suggested that TaxWise software works well with mobile sites.

Results of the Alliance include an increase in asset-building coalitions, a Web site, a toll-free number (tied into 2-1-1), AARP and VITA working together (formerly was a challenge for the State), and an annual co-sponsor of EITC Awareness Day. In addition, sites, marketing, volunteers, and coordinators are shared. Additional results include a decreased duplication of effort, increased returns (100 percent increase) and EITC dollars (33 percent increase), more “teachable” moments (mentorship), increased savings, and increased funding.

Ms. Knight then explained the differences between AARP and VITA sites. The main difference is the focus—AARP primarily focuses on tax return preparation, while VITA sites are also focused on financial education and expanding resources. AARP sites are typically open around tax season, Monday-Friday, 9:00 a.m. – 5:00 p.m., while VITA sites are open year-long, on evenings and weekends as well. AARP sites can provide services to individuals with higher incomes, while, VITA sites typically serve households earning below \$49,236. If a new VITA site has basic-level volunteers, individuals with higher incomes are referred to AARP.

During questions and answers, the audience shared some ideas for volunteer recruitment. Those ideas include www.SIFE.org, (a service-organization listing of colleges), Craigslist, www.volunteermatch.com, local 4H clubs, VITA training counting as training for unemployment services in some States, and high school students being effective volunteers (looks good on applications for college). College students, especially accounting students, can be effective as volunteers as they need to fulfill certain service requirements. CPAs also have been effective in volunteering during the months of May-January.

Day Two

Day One Reflection Session

Mr. Camporeale reflected on Day One by mentioning that there is a lot of money on the table to help the neediest people as evidenced through the dynamic discussions at the meeting thus far. There are a whole host of strategies proven to work to help those across the country as well. He encouraged participants, as they move through the next day of the meeting, to think about what a great Statewide Coalition in Georgia would look like; how participants can share resources, get more resources and work with each other across the State; and how to get more attention from State and Federal leaders.

EITC and VITA: Providing Services to Individuals with Disabilities

Ms. Jackie Wilks-Weathers provided an overview of the services offered by the Center for Financial Independence and Innovation, Inc. (CFII). Ms. Wilks-Weathers is the Executive Director of CFII, which provides technical assistance to coalitions, including disability sensitivity training and people-first language; tax credits and benefits for individuals with disabilities; and funding availability (possibly through grant partnerships), accommodations for those with visual or print impairments (e.g., Braille, large print, CDs), and efforts to reach out to the deaf community (e.g., partnerships for interpreters). She said that CFII serves the entire State of Georgia in helping people who have disabilities. At the meeting, she recognized that there are very few people with disabilities (visible to the eye) represented. It is important to recognize at participant's EITC Coalitions that everyone, including those with disabilities, should be at the table.

CFII can facilitate training around disability awareness and sensitivity. For example, it is easy for people to slip up and say the word "retarded;" it is important to know that a person's wheelchair is their own personal space; and it is important to recognize that people with disabilities are people and we need to treat all people with a level of dignity and respect. It is also important to become aware of disability language. CFII can do webinars and in-person training around disabilities and they can provide materials in Braille. In fact, all of their disclosures are available in Braille and large print and on CD and paper handout. Ms. Wilks-Weathers mentioned that local vocational rehabilitation offices can usually provide these as well.

CFII can also contract with sign language interpreters to help those who are deaf. Sometimes, people walk in and do not request accommodation but there is always a way to use technology (e.g., text messaging). If coalitions do decide to make accommodations available and State it in their flyers, Ms. Wilks-Weathers suggests that coalitions request an accommodation at least 24-48 hours in advance. These services can also be provided via the phone and other creative ways that are low cost or free of cost through partnerships. Accommodation should be something that is built into a VITA plan from day one.

Some of the other services that CFII provides include mobile VITA sites throughout the State of Georgia in which they partner with people with disabilities and senior centers to provide tax assistance; free financial education workshops on topics such as opening a bank account; and currently, a new pilot project with United Way focused on providing IDAs to people with disabilities. Right now it is limited to the metro Atlanta area. It offers a 5:1 match for persons with disabilities who want to buy assistive technologies. CFII provides training and has the expertise to work with individuals who may want to save for those types of assets. CFII also has loans available for assistive technology through Georgia's Credit Able. For the program, they will have the first orientation on July 21st at the United Way building in Atlanta and Ms. Wilks-Weathers said that if participants know someone who wants to buy assistive technology, they should attend this meeting.

Lastly, she mentioned that on August 12, the National Disability Institute will be coming back to Atlanta to provide a Benefits Training that will give participants an opportunity to see how benefits interact with each other and how to leverage resources for those with disabilities.

One comment from participants was around the Georgia Radio Reader Service (GaRRS). The participant thought it was worth mentioning because it is a nonprofit organization whose mission is to provide blind and print-impaired Georgians with access to the printed word through technology and volunteer readers. Their volunteers read from magazines, newspapers, and unabridged books each month and are broadcast 7 days a week, 24 hours a day by way of special sub-channel radios provided by GaRRS to its subscribers. Currently, there is a 20-minute segment that airs around various asset-building services.

TaxWise as a Resource for Developing Information, Using Data Resources, and Tracking the Statewide Impact of EITC Community Outreach Initiatives

Ms. Cicely Garrett, VITA Coordinator for the Atlanta Prosperity Campaign, moderated this session, which provided an overview of the TaxWise software, an essential resource for VITA sites as they provide tax assistance to individuals.

Kim Manuel, Vice President, Customer Relations, CCH Small Firm Services

CCH Small Firm Businesses has been providing services for the IRS since 1993. Ms. Kim Manuel is in charge of customer care and training for IRS's Link & Lean Taxes (<http://www.irs.gov/app/vita/>) at CCH Small Firm Services, which are the IRS's VITA and TCE e-learning courses. Her organization also assists in providing information regarding the TaxWise software. The organization has 178 permanent staff during the off-season and an additional 200 seasonal representatives during tax season.

Of people who use TaxWise, about 70 percent use the desktop version and 30 percent use TaxWise Online. TaxWise captures 549 pieces of data per tax return calculated. Ms. Manuel's organization

partners with EITC Coalitions, shares their database structure, and gives coalitions guidance so they can capture all the data needed to report up to the IRS for the EITC, etc. For the next tax year, they will be adding three more information fields to TaxWise for users for their development of their own custom data questions, which will be fields 13, 14, and 15. Also, through a partnership with Microsoft, a data warehouse is being created to hopefully create real-time reports.

Ms. Manuel then turned it over to Ms. Jo-Anne Butler to provide more indepth information about TaxWise Online.

Jo-Anne Butler, Senior Tax Consultant, SPEC, IRS

For TaxWise Online, Ms. Butler discussed that a person can log-in from anywhere as long as they have Internet access. They can view returns, look at reports, access TaxWise University, and access the User Guide. They can also create custom questions for 1-12 and soon for 13-15. A 13614c is mandatory to be completed with all returns and they do a good job training volunteers on this piece. TaxWise includes this and it will be built into the software for the upcoming tax season.

Ms. Butler then did a demonstration of how to do a tax return. She said that everything initially in the form populates from what the taxpayer puts on the form. She mentioned that tax preparers should verify information with taxpayers while they are keying it in to the software. Next year, when people enter the "State" that they are preparing taxes in, a button will take them to a State interview and load the appropriate forms. When users have gone through the interview process, they just have to hit "finish" and the tax return is loaded. If there are any "red" areas, there may be errors and tax preparers will be prompted to go back. If a taxpayer qualifies for the EITC, the preparer goes to the EITC form. This past year, they also had the Work Pay Credit, which included a form.

Some questions from participants included whether TaxWise users create their own unique questions and if those questions are able to be sent to others as potential templates. Ms. Manuel mentioned that, yes, question templates can be sent to others. Also, her organization and the IRS usually send out a master template based on the guidelines.

Another question pertained to the requirement for volunteers to be able to hit the "create e-file" button. The response was that it is only available for the quality reviewer because it is role-based. Some people can prepare the return but they cannot create the e-file. They are hoping to add a quality reviewer role and are still working on what the privileges will be. In 2012, their goal is to have user defined roles so TaxWise users can choose what they want at their respective sites. But, right now the roles are shared among all of the web applications.

The last question was around whether VITA sites restrict IP addresses. The response from one participant was that, in the past, they did not do this but this upcoming year they are going to so they can keep people from looking at other Web sites, etc.

Reaching Rural, Mobile, and/or Underserved Areas

Mr. Eric Blanchette moderated this session, which focused on sharing information on strategies for developing and managing a multi-community tax filing assistance program for rural and underserved areas.

Tom Jacobson and Karen Heisler, Rural Dynamics, Inc.

Mr. Tom Jacobson started the conversation on Tax Help Montana and Coalition Building. Montana is the fourth largest State in the country. Mr. Jacobson's organization, Rural Dynamics, Inc. Consumer Credit Counseling, provides programs and develops partnerships to help youth, individuals, and families achieve economic independence. They are a private, nonprofit founded in 1968. The organization got involved in free tax preparation when they switched their focus from promoting financial responsibility to promoting economic independence. They joined in partnership with the IRS and leveraged partnerships with other community organizations.

Mr. Jacobson then talked about some of the frameworks and models they use for success. For example, he discussed the Three-legged Stool, the Creative Tension Model, a Hierarchy of Choices, and the Core Theory of Success. He said that as participants start bringing people together, they need to start getting people on the same thought and thinking the same ideas. They need to work with partners on the same frame of mind to get more action and success. People want to be part of a winning team. Participants need to get their coalitions thinking and speaking consistently, and communicating results.

Ms. Karen Heisler talked more about how Rural Dynamics, Inc.'s philosophy actually works and what Rural Dynamic, Inc. does. She started by stating that great partners equal success. Some of their partners include the Montana Credit Union for Community Development, Montana Legal Services Association, AmeriCorps VISTA, and State and Tribal colleges. For the 2009 tax season, they prepared over 6,000 Federal returns and returned over \$7 million in Federal refunds. They have over 60 tax sites across the State and used a tax clinic model because of the challenges in rural programming, which include long distance, training, Internet quality and availability, stigma or belief about filing, and funding new sites. Some of the strengths of rural sites, however, are community participation and rural sustainability.

Ms. Heisler elaborated on the alternative filing method that they use for their tax preparation and assistance sites. They could not fund sites in every rural community. With a community with 1,500 people there is usually a church or some local organization willing to do the service but they do not want to have an actual site. So, Rural Dynamics, Inc. helped set up intake sites and then they had preparers in another location do the returns. Intake site volunteers do not have to be tax assistance certified. They simply explain the process and verify identity; distribute the in-take form, and mail, e-mail or fax the in-take form to the tax preparer at another location. The volunteer at the tax preparation sites are certified and call the taxpayer when working on the return. The intake sites have to be in designated rural areas and cannot provide any tax information to the preparer. Each site has to have an SIDN number to keep track and must conform to software requirements, etc. There are also some security provisions. Ms. Heisler said that this process is approved but coalitions need to notify their IRS territory manager to get it approved in their area(s).

Mike Monahan, Georgia Legal Services Program (GLSP)

Mr. Mike Monahan presented on the Georgia Legal Services Program (GLSP), which provides pro bono legal services across the State. Seventy-five percent of lawyers service the few main urban counties in Georgia and the other 154 counties are served by only 25 percent of lawyers, meaning a burden falls on rural communities. Because of this, the GLSP is trying to be virtual. Mr. Monahan said they have an Internet-based Content Management System (CMS); mobile law units; client and advocate podcast content; a LIVEHELP real-time chat; remote access and support via webcam and communication

Georgia Earned-Income Tax Credit (EITC)/Asset-Building Statewide Coalition Meeting Final Report

software; virtual offices and meetings; online documents and document assembly; and wikis for advocate support on-the-go.

GLSP has a couple of technology Initiatives for 2009-2010, including a GLSP Laptop Project. The Laptop Project includes five advocates; an Internet-based CMS; five laptops, aircards, docking stations, portable printers and scanners; equipment training; and an evaluation. The laptop operates as an “office-on-the-go” for participants in the project where they can do remote intake; and court and administration advocacy and support. There is also voice over IP (VOIP) tied to the laptops so phone calls can be listened to by advocates through the computer.



Next, Mr. Monahan discussed some tools that VITA sites and nonprofits can use to provide services. HotDocs is a tool that provides automated document processing and is available for nonprofits at a 70 percent discount. There is also a Statewide volunteer support Web site called georgiaadvocates.org. The goals of the Web site are to provide GLSP staff and volunteer lawyers with up-to-date tech tools to increase efficiency; assist in providing quality outcomes for clients and partners; and enhance awareness of the role of technology in legal services delivery. In 2009-10, there were 250,000 total visits, 99,000 library downloads, and 7,500

webcast training views on the Web site. Mr. Monahan also recommended using webcams—he thought that something like this— along with all kinds of technology, is worth the learning curve. GLSP also uses the tool Microsoft Live Communications Server, which reduces travel for meetings. GLSP enlists partner agencies to host a webcam for remote intake. They are also able to interview clients or prepare clients for hearings from remote sites or another GLSP office. GLSP uses podcasting, which gives people remote access to information and allows for brochures to be spoken and audio recorded in other languages. Lastly, LIVEHELP is a Live Chat and browsing tool and provides support for remote intake.

Lastly, Mr. Monahan iterated that GLSP seeks to help those with legal problems with access to justice. Many people need a lawyer but cannot afford it. He also encouraged participants to visit LegalAid-GA at <http://legalaid-ga.org/GA/index.cfm>, which provides tax law resources, free tax site locations, general information about taxes and the economic stimulus, and the ability to find lawyers in particular areas related to specific tax issues.

Jean Cooper, Northeast Oklahoma Community Action Agency

Ms. Jean Cooper continued the discussion on serving rural areas and spent her presentation discussing how to operate a tax assistance program through her work with the Northeast Oklahoma Community Action Agency (NEOCCA). The NEOCCA has provided tax services and outreach to three rural Oklahoma counties since 2001. They have tax preparation sites and financial literacy services located at local Departments of Human Services and eight Head Start Centers. In 2010, they assisted over 1,190 families, with refunds to families exceeding \$1.9 million with an average return of \$1,596.

Ms. Cooper mentioned that NEOCCA believes that social service agencies should provide tax services and outreach because they already have working relationships with low-income populations, these populations can benefit the most from refunds, workers can provide personal support to families in claiming the EITC and CTC, and they can provide other services, such as financial literacy and IDAs that can help these clients gain lasting economic independence.

NEOCOA has a Regional site coordinator who transmits all e-files from all sites. Their mobile site activity includes:

1. Having a greeter to secure the application and determine that necessary information has been collected;
2. Securing the intake form;
3. Having tax preparers and quality reviewers;
4. Having a site coordinator;
5. Supplying financial literacy materials; and
6. Creating a schedule for filers.

Since NEOCAA started their free tax preparation and outreach, their program has expanded greatly. They have trained additional staff and secured volunteers; expanded the number of tax sites and sessions in each of the three counties; added new local funding partners such as United Way; added new target groups such as DHS clients; designated a full-time coordinator for the entire program; provided banking services to unbankable clients; and added banners for promoting the program.

After the presentations, some questions were taken from participants. One participant asked what the time frame for return on the ARALs is in the program Ms. Heisler mentioned. She discussed that the goal is 48 hours during high peak season in April, and during March it is 24 hours.

Lastly, a participant asked about whether there is a list of who to contact for pro bono legal services in Georgia. Mr. Michael Monahan said that participants should join the Georgia Advocacy Web site. Also, there is a Web site entitled legalaid-ga.org that could be of benefit.

How Elected Officials and Community Tax Assistance Sites Can Work Together To Support Working Families

Jackie Lynn Coleman, Technical Assistance Manager, National Community Tax Coalition (NCTC)

Ms. Jackie Coleman first shared information about NCTC and the ways in which other organizations across the country have been successful. The NCTC is a national network dedicated to strengthening economies, building communities, and improving lives. Services include capacity building, an advocacy and organizing division, providing training, and conducting policy research. The five prongs of research priorities include expanding tax credits for low-income workers, VITA funding, savings policy, consumer protections, and IRS advocacy. The NCTC has over 700 affiliate organizations.

To work effectively with officials, Ms. Coleman suggested that participants engage municipal, county, State, Federal, and Tribal officials—it must be all-inclusive. Elected officials are the champions for a campaign. Officials can increase public exposure for a campaign, validate efforts, and increase funding opportunities. Working with government officials is a partnership working for the same goals. Additional contributions include holding press conferences, getting messages out, marketing materials, assisting with volunteer recruitment, and channeling to public and private agencies. Government officials also need to see how assisting a campaign would benefit them (e.g. data, knowledge/skills). Many government officials have been at the forefront of VITA sites and tax assistance. Some officials that have supported NCTC include Mayor Richard Daley of Chicago, Illinois; Mayor Thelma Collins of Itta Bena, Mississippi; Senator Sherrod Brown of Ohio; Commissioner Lindora Baker of Caddo Parrish, Louisiana;

and Senator Bingaman of New Mexico. A best practice of Ohio was creating an EITC calculator and placing it on Web sites. San Francisco campaigns were able to partner with Turbo Tax to provide additional tax assistance.

Laura Hayes, Senior Associate, Hatcher Group

The Hatcher Group works on various programs to promote policy change. They have worked to link State advocates with members of congress. In the past, Ms. Laura Hayes generated great media attention when she challenged Congress members to live off of the Supplemental Nutrition Assistance Program (SNAP).

Ms. Hatcher distributed two helpful booklets about working with elected officials. While the focus is on Federal officials, the skills can be applied to additional levels of officials. The booklets include templates for invite letters, EITC receipts, case studies, sample press releases, and additional resources. These materials can be applied to the efforts within the State of Georgia.

Steve Holt, Consultant, HoltSolutions, Inc.

Mr. Steve Holt hoped that the words “data-driven” would no longer cause anxiety. He stated that data is information and information is power. Motivations for elected officials include assisting and protecting constituents, accessing Federal dollars, strengthening the economy, and investing for a good return. It is beneficial to translate tax law into family-based examples. Mr. Holt showed an example of a minimum wage worker making an annual salary of \$15,080 who was able to make an after-tax income of \$21,180. Mr. Holt also discussed assetplatform.org, which is a suite of tools coalitions can use to build family economic security, including budgeting, savings, debt, credit scores, and insurance.

Mr. Holt thought that it is nearly impossible to calculate participation rates in the EITC, and thus it is not recommended that coalitions speak in terms of “money left on the table.” An alternative approach is setting the percent targets for increasing EITC filers and then estimating additional dollars brought to the community. The amounts should be tied to existing claims and assume new claimants are at 50 percent of the existing average. It is helpful to illustrate how a community compares to others (locally and nationally) in terms of low-income and EITC filers. Some helpful estimates to report could include baseline number of filers and average EITC payment, increase target, new filers, and new payments. People may argue against data, so people should make sure they have strong, accurate data.

Mr. Holt went on to say that roughly more than 70 percent of people who claim the EITC go to paid tax preparers and pay an average of \$187 in fees. Elected officials may help people save money. The percentage of EITC filers using RALS are rather high. Economic activity calculations show how much money EITC dollars bring back to the community (e.g., people using credit to purchase food). Similarly, with tax collections, as money is brought into the community, tax brings in more money. Mr. Holt gave an example of a good return from Nashville in 2005. Nashville received local funding by illustrating mid-season progress, substantial improvement over the previous year, and the relative benefit over cost.

Working Lunch: ARRA and VITA Funding

Mr. Blanchette also moderated the working lunch session, which provided participants the opportunity to learn more about the availability of ARRA funds through the Georgia DHS (e.g., SNAP, TANF program) and the ways that organizations interested in operating a coalition can apply for VITA grant funding.

Donna Gunter, TANF Unit Manager, Office of Family Independence, Division of Family and Children Services, Georgia DHS

Ms. Donna Gunter from the Georgia Department of Human Services discussed TANF stimulus programs that may be helpful to participants. As explained by Ms. Gunter, ARRA funds are available in the TANF program to help needy and unemployed families through September 30, 2010. States can receive 80 percent of their increased spending on cash assistance, non-recurring short term benefits, or subsidized employment. There are four DHS TANF ARRA programs: Adult Subsidized Employment, Teen Subsidized Employment, Fresh Start, and Education 2010.

Adult Subsidized Employment

The Adult Subsidized Employment program assists participants gain employment in the public or private sector in which the employer receives a subsidy from TANF ARRA funds as an incentive to hire, train, and retain individuals. Employers will be recruited through the Department of Labor, Chambers of Commerce, various agencies, and persons in the community. The program requires participation for a minimum of 30 hours per week and pays at least minimum wage. The subsidy period is up to 6 months, and the program subsidizes 80 percent of the wages. The hope of DHS is that the positions will continue after the subsidy period.

Ms. Gunter discussed the eligibility requirements for the program. Participants must be a U. S Citizen or legal immigrant; a Georgia resident; the parent or caretaker of a minor, dependent child under the age of 18 living in their home; a non-custodial parent whose child receives or is eligible for TANF; have a gross monthly household income is at or below 300 percent of the Federal Poverty Level (FPL); and have no felony convictions.

The program consists of two components: Job Coaches who will provide case management and transitional support services to assist with transportation, childcare, and incidentals. Job coach responsibilities include job readiness (assess participant's skills and abilities, provide training [e.g.. resume writing], ensure that participants have needed work supports prior to interviews); job development/placement (identify positions, refer participants to employers in line with their skills, complete ARRA Subsidized Employment Form); and retention/monitoring (develop job retention plan, coach, monitor, provide problem resolution, communicate changes in participation with referring agency).

Employers participating in the program are required to complete a Memorandum of Understanding and submit an "Invoice/Summary of Wage Payment" form for reimbursement to DHS via fax or e-mail. The Invoice needs to include supporting documentation (i.e. payroll registry, copy of checks, copy of pay stubs, etc.). DHS will reimburse employers 80 percent of the earned wage within 7 business days.

Because DHS is not sure if the funding will be continued, the agency will probably stop taking applications in the next few weeks. Currently, 6,313 people have been approved eligible for the program

Georgia Earned-Income Tax Credit (EITC)/Asset-Building Statewide Coalition Meeting Final Report

to be jobseekers and 1,300 people are currently placed in jobs through this program. Those interested in participating in the program can go to www.jobsforGeorgia.org for more information.

Teen Subsidized Employment

This program is the result of a partnership between Georgia DHS and the Georgia Department of Labor/Workforce Investment Agencies. The program subsidizes summer employment for up to 15,000 youth Statewide between the ages 14 and 18. The program duration is June 1 through July 30, 2010 and 100 percent of wages are subsidized. Program components consist of Orientation, Job Readiness Training, and Recruitment and Retention Specialists.

Ms. Gunter discussed the eligibility requirements of the program. Eligible teens include: Teens in the Independent Living Foster Care program; Teens who participate in the Grandparents Raising Grandchildren program; Teens who have been diagnosed as developmentally disabled; Teens who are a member of a family that either receives TANF cash assistance or has a gross household income that is at or below 300 percent of the FPL.

Fresh Start

The Fresh Start program is a one-time crisis assistance payment for needy families to assist with past due shelter and/or utility expenses. The maximum assistance amount is \$3,000 per household. The Fresh Start program is administered by the United Way of Metro Atlanta (UWMA). UWMA will partner with other United Way organizations and local agencies for service delivery. The UWMA also determines eligibility and issue payments. Allowable expenditures for the program include: mortgage, rent, gas, electricity, water, and security deposits.

Ms. Gunter discussed the eligibility requirements of the program. Participants must be: a U. S. citizen or legal immigrant, a resident of Georgia, the parent/caretaker of a minor dependent child living in the home, a non-custodial parent participating in the fatherhood program whose child(ren) receive or are eligible for TANF, and a person whose household income is at or below the 300 percent FPL. Participants also must have a critical episode of need that can include:

- Foreclosure Notice,
- Demand for Possession,
- Dispossessory Notice,
- Eviction Notice,
- Lease/Documentation of security deposit, or
- Past due/disconnection notices for utilities (lights, gas, and water).

Ms. Gunter stated that interested parties can visit www.unitedwayatlanta.org for a list of participating agencies.

Education 2010

Education 2010 is short-term tutorial services focused on improving the educational outcomes and educational achievement for children in the care and custody of the Division of Family and Children Services (DFCS). DHS will contract with certified tutors across the State to deliver these services. This

program is working with foster care youth and is focused on improving the educational outcomes and educational achievement for children in foster care and custody.

At the conclusion of her presentation, Ms. Gunter answered several questions from the event participants. One question pertained to how much DHS received for the Fresh Start funding and Ms. Gunter responded that the budget for Fresh Start is \$10 million. They have done an allocation throughout the State and are working to determine how quickly applications are coming in and how quickly it may or may not be spent.

Another question was asked if there is a timeframe for adult employment placement; the response was September 30, 2010.

The last question was about if there is a program person at United Way to get in touch with for the Fresh Start program and Ms. Gunter mentioned that Ms. Gayle Connors is the person who works on this program.

Sharon Alley, Tax Analyst, VITA Grant Program, IRS

Following Ms. Gunter's presentation, Ms. Sharon Alley, from the VITA Grant Program of the IRS, discussed VITA grant results, available funding, and how to apply. She began her presentation by showing a series of VITA and TCE grant results. The results show that 147 VITA grants have been awarded in 2010, along with 24 TCE grants. Ms. Alley then showed a 2011 grant timeline, which shows that applications are due by July 9, 2010 and the program period for selected grantees will be July 1, 2010 through June 30, 2011.

Following this background information, Ms. Alley discussed the grant enhancements for the year 2011, which include:

- Multi-year grant opportunity;
- Abridged application for multi-year grant recipients in Years 2 and 3 anticipated;
- Use of grants.gov for application and submission;
- Food for volunteers (new for VITA Grant) ; and
- Increased VITA Grant funds to \$12 million.

2011 is also a year of VITA and TCE grant changes. The Financial Plan Information has been moved. In addition, there is a new OMB requirement for sub-award reporting:

- Pursuant to P.L. 109-282 – Federal Funding Accountability and Transparency Act;
- Applies to grants awarded on or after October 1, 2010;
- Pertain to grant recipients receiving more than \$25,000 and sub-grant a portion; and
- Due no more than 30 days after the event.

Ms. Alley provided event participants with tips for VITA and TCE grant application submission. She encouraged participants to make sure to assemble their applications correctly. She also stated that participants should submit their applications either by mail, grants.gov, or courier service. Ms. Alley then reminded participants that VITA Grant applications and TCF Grant applications must be received by July 9, 2010. She encouraged participants to prepare and submit early.

At the conclusion of her presentation, Ms. Alley provided participants with e-mail addresses and contact information of those available for VITA and TCE grant questions. The Grant Program Office is located at:

401 W. Peachtree Street, NW
Stop 420-D
Atlanta, GA 30308
Email: grant.program.office@irs.gov (VITA Grant questions)
or tce.grant.office@irs.gov (TCE Grant questions)
Telephone number: (404) 338-7894

Starting June 1, 2010, interested parties can download resources at IRS.gov.

Lastly, questions were taken. One question pertained to how grants are allocated and Ms. Alley responded that it depends on the low-income population in the area. There is a formula and if someone puts the actual figure to where their area is, they could get the grant that is written properly to their area. They will need the statistics to support their case in writing the grant.

Creating New Ways to Recruit Volunteers and to Market VITA Sites

After the working lunch, this session took place to provide an opportunity for participants to learn about innovative strategies, resources, and lessons learned around marketing, outreach, and the recruitment of volunteers for their EITC, VITA, and asset-building services, from four knowledgeable speakers.

Cicely Garrett, VITA Coordinator, Atlanta Prosperity Campaign



Ms. Cicely Garrett works for the Atlanta Prosperity Campaign (APC) and spent her portion of the presentation talking about volunteer recruitment from the perspective of her work at APC. Some basic concepts when trying to recruit and retain volunteers included that people should make sure to give volunteers realistic time commitments so they are not discouraged; they should be able to do an “elevator speech” to promote their program to volunteers; they should be available to volunteers; they should try to make it as easy as possible for people to sign up to become volunteers; and they should make training schedules flexible and accommodating.

For example, through the Atlanta Community Food Bank Web site, volunteers can sign-up and determine what role are they want to volunteer for. This way, volunteer coordinators can capture information upfront for when volunteers register for training classes. Also, for the VITA Tax program, they can direct potential volunteers to their Web site so they can do a search themselves to see what VITA is, etc. Information about training is also on the Web site.

Next, the Campaign has a newsletter that is printed out quarterly and highlights certain sites and the work they do. They also have a volunteer recognition event for volunteers and families.

Ms. Garrett encouraged people to be creative; never be afraid to ask for what you need; keep it simple; collaborate with other programs; learn what works in your community; cross advertise with other programs; collaborate with those who serve the same target client base; and put flyers out there and use word of mouth for marketing.

Lastly, in terms of marketing, the APC has marketing materials available on their Web site that participants can look at and tailor for themselves. They provide many VITA sites with marketing toolkits in late fall/early winter. For more information, please visit the Web site at www.atlantaprosperty.org.

One question a participant had was if the Campaign does background checks on their volunteers. Ms. Garrett responded that Goodwill industries of North Georgia and the International Rescue Committee do these.

Richard Cramer, State Coordinator, Tax-Aide Program, AARP Foundation

Mr. Richard Cramer from the AARP Foundation discussed similar concepts around marketing and volunteer recruitment. He started by stating that campaigns need to use all available weapons and related it to a story about basic training in the military. Volunteer recruitment includes planning weapons, publicity weapons, and management weapons. Volunteer recruitment should be part of any site's operating plan and sites need equipment every time they have new volunteers and people to manage those volunteers. Publicity weapons can include a number of things. For example, AARP has an 800 number and a Web site, but the best way they get volunteers is through word of mouth. The program description on their Web site tells potential volunteers about their program and provides information for people who want to set up a tax site. AARP representatives have posters that they put up at sites; brochures used by the sites or whomever they want to recruit volunteers; postcards mailed out in the August/September timeframe; advertising that can be put in the newspaper; and a partnership and communication representative at the State level. Management weapons include maintaining a database of prospective volunteers, including their skills. Tax-Aide has a national database of all prospective volunteers. Also, keeping in contact with prospective volunteers until they get started is another management weapon because only 30 percent of people who say they want to do taxes actually make it into the program.

Michael Devault, Cobb County School District

The next speaker, Mr. Michael Devault, discussed how he has recruited volunteers for a VITA site in Cobb County, Georgia through innovative means. He teaches high school for students who have had issues in public schools at a high school called Oakwood. In 2003, Mr. Devault and the economics teacher at the school decided to help students file their taxes because many needed help. They ended up conducting about 10-15 returns that first year. The next year they found out about VITA and starting doing it in their school and were able, over the course of 7 years, to complete over 1,400 returns. For funding, they applied for and received grants. Because they were at a school, they were able to use a computer lab, and had access to printers. Mr. Devault had a captive audience because the students were already required to be in class. The program was visited by the SPEC director a couple of years ago and they discussed putting a promotional video together. They did so and Mr. Devault debuted the six-minute video clip at the meeting.

The VITA program at Oakwood High School provided students with information about tax law and filing returns using IRS's Link & Learn Taxes and, in turn, taught them to help taxpayers file their taxes for free. The biggest challenge in setting the program up included how to structure it because it had to be structured in a classroom setting with a set curriculum. They were fortunate that the school's administration was very supportive. Mr. Devault and staff tried to make sure the VITA program was incorporated into the curriculum and coursework was relevant. It became a great opportunity for students to put into practice what they were learning in class and start to get real-world experience. If some students were possibly not going directly to college, they used this class to learn practical skills in dealing with the IRS and the public. In order to select students for the class, they asked guidance counselors about which students might fit the program well. The students in the class had to pass the VITA test so they spent 3–4 weeks getting ready and going through tax law, tutorials, and the TaxWise software. The recommendations from teachers and counselors were key—confidence levels in these students increased and they felt a great sense of satisfaction. Mr. Devault felt that this program illustrates something positive and would be a great program for everyone to replicate.

Next, Mr. Devault talked about how and why to think about replicating this through potential benefits VITA can have at any school. He suggested that it satisfies student's community service requirements; it enhances students' tax education by joining theory with experience; it allows real-life applications of work; it offers community services and extends the value of school to community; it provides teacher development opportunities; and it fosters the development of intangibles such as empathy, and personal values. In terms of selecting volunteers, he suggested selecting students from a variety of classes or groups such as those in honors, math, accounting, civics, social studies, business, and entrepreneurial classes.

Their Tax Center statistics from 2003-2010 included yearly average refunds of \$178,000 and cumulative totals of \$1.4 million. The program did not conduct walk ups because they were in a school setting. Taxpayer participants had to call the school and set up an appointment. They did not have to do a lot of extra marketing for the program other than notices, flyers, invitations to an open house, and visitations. Sometimes there were too many people who wanted to participate so they turned away people who were not returning clients from previous years.

The open house was very successful. To make this possible, the school district issued a press release and community leaders were invited. The Graphics Arts Department at Oakwood created special invitations. It served as a great way to kick off the tax preparation for the school and community. The Family/Consumer Science Department provided refreshments and it gave faculty and staff a chance to see the tax center in action.

Mr. Devault suggested that for those who are trying to pitch this idea, it is really important to get administration buy-in. It might be necessary to obtain board of education buy-in. Mr. Devault and his colleagues have been doing this for 8 years, but due to budget cuts their school unfortunately just closed. He will be an advocate and proponent for this to continue.

A comment from a participant was that some technical colleges are doing this type of program as well, specifically Clayton State University in Georgia.

Kari Finley, Financial Services Manager, Goodwill Industries of the Southern Rivers

Ms. Kari Finley discussed the marketing and volunteer recruitment approach her new VITA site. Their site is not visible from the highway or the main road but rather it is tucked back behind an office. It is part of the Chattahoochee Valley VITA Coalition, which includes a total of four sites. They provide free tax preparation to individuals and began doing so in September 2009. The United Way of the Chattahoochee Valley approached Goodwill and encouraged them to apply for a \$30,000 VITA grant to provide services. It fit in with their goals so they applied and they were awarded the grant in October 2009. They opened their VITA site on January 15, 2010.

The steps Goodwill took to prepare for opening their VITA site from September 2009 through January 2010 included preparing talking points and materials for both volunteer and client recruitment; identifying targets for outreach; conducting volunteer outreach; conducting volunteer training; conducting client outreach; and finally, opening their VITA site.

Their keys to success include partnerships and collaboration so they applied this concept to both VITA volunteer and client outreach. For volunteer outreach they prepared materials; prepared a VITA presentation; wrote employer letters; and developed a volunteer card that they used as a takeaway, which talks about VITA using their core talking points. All volunteer sign-up was electronic and they used United Way's system to schedule volunteer hours. They distributed posters on their VITA program at coffee shops and to colleagues. They advertised through employer Intranets such as Aflac, Total Systems, Columbus Bank and Trust, and Synovus. They sent e-mails to their contacts. They advertised on radio stations and conducted Live Morning Interviews and Public Service Announcements. They also have a partnership with Columbus State University that provided accounting students as volunteers. The students earn extra credit if they can provide 20 hours of volunteering in preparing taxes. They also promoted their program to the Chamber of Commerce and their Board of Directors meeting.

In terms of client outreach, they sent client preview flyers and client information flyers. For RALs they realized they had to start educating in October/November. They had one organization design and print their preview and information flyers to keep everything consistent and they took them to various places. They are focused on trying to encourage people to stop using RALs and showing them the flip side of credits available to them. The program has public transportation signage as well that they put on all the public transportation buses in the area. Media was used throughout the tax season with a focus on volunteers initially and then clients. Ms. Finley suggested that programs need many elements to reach a lot of people.

Finally, Ms. Finley discussed that during the past year they trained 113 volunteers and had 69 who actually volunteered for a total of 1,448 total hours. During the tax season, they were open 65 total days/442 hours. They processed a total of 1,242 returns with total EITC refunds of \$745,890.

Question and Answer Session and Group Interactive Feedback Session

After receiving a wealth of information from speakers, these interactive sessions provided Georgia participants and speakers a chance to provide initial feedback on forming their Statewide Coalition and on information they have garnered throughout the meeting. Facilitators Mr. Kenneth Brown, Mr. Carter Elliott, and Ms. Tammie Collins guided participants in asking questions and receiving answers. A small selection of the questions and answers are outlined below:

Question: “We occasionally have families who have not filed taxes in years. Are there any resources in the State that can help?”

- TaxWise can do returns for the prior 3 years. The IRS has paper forms too for returns even further back. There are scattered sites that do back taxes throughout the State (Savannah, Augusta, Atlanta, Macon, Gainesville, Rome, and others). An IRS Representative can direct you to specific sites. Also, Georgia State University (Atlanta campus) has a low-income tax center that can help with taxes throughout the State and services are complimentary.
- Clients can qualify for 3–4 years worth of the EITC. If a client takes the money and uses it to pay back bills, etc., they do not have to count it as an income or an asset.

Question: “How does the EITC refund affect benefits such as SNAP and TANF?”

- If money stays in an account it could become a “resource” for various programs (this is beyond asset-building/IDAs). It is difficult to not count it as a “resource” or “income” unless a child has a disability and a trust is set up. The IDA program cannot be touched, except for child support orders.
- From a Federal level, the State Legislature sets the benefits and assets threshold. Take a close look at resource language and terminology in Georgia.

Question: “What if we don’t have an IDA program locally? What is available to our clients?”

- The Georgia Microenterprise Development Network is a Statewide nonprofit that offers services to clients that want to start their own business. Their doors are open to everyone given the current economy. The Web site is www.georgiamicrobiz.com.

Question: “I have heard about setting up VITA sites, but also about One-Stops for financial literacy and asset development. Are there any educational materials or outreach materials out there?”

- This really highlights the need for a Statewide Coalition that links and provides an overview of services that VITA sites can provide and do in a uniform manner.
- There is an organization called Cash Campaign and they have resources.
- The Aspen Institute is starting a new initiative called Asset Platform (www.assetplatform.org), and they already have an EITC platform (www.eitcplatform.org).
- What has helped us tremendously is Family Connections (locations throughout Georgia). They have services located in your community and they will let you know what sites have the services you need.
- If your community has access to a community credit center they have a lot of asset-building and budget courses.
- If you already have partners or individuals that do these services, locate them and find those that are doing credit counseling and get them into your partnerships.

Question: “How can technical colleges across Georgia partner with coalitions to increase the number of VITA sites?”

- We have been talking about that for some time. Technical colleges are perfect partners and should be invited to the table. They can build capacity for grants if you list them as partners.

- VITA sites can provide internships for students at technical colleges who want to volunteer. Make sure you target marketing, accounting, language students, etc., who can help you do outreach, and provide services in an internship capacity.
- At the University of Georgia they have 85 business students who provide services to VITA sites as an alternative to doing “25-page papers.” The students like this because they can put VITA on their resumes.
- You need a “champion” (professor or staff) who can work with your program from year to year so you do not have to restart a program. It is easier to work with them than train students, and then that professor or staff person can work directly with those students.
- Historically Black Colleges and Universities (HBCUs) have also been great partners in terms of recruiting volunteers and having student chapters that keep coming back to your sites. Other student groups, etc., can host sites every year and serve as your main point of contact.

Day Three

Developing Business Partnerships

On the final day of the meeting, the focus of the first morning session was on informing participants about the important role that employers and business leaders can have in facilitating information dissemination and educational outreach regarding work support programs for low-income earners. Mr. Carter Elliot moderated the session. He mentioned that, over the last couple of days, there was a great deal of talk about getting financial institutions, colleges, getting faith-based organizations involved, etc., but participants have not talked a lot about how to get corporations and businesses involved in their sites and coalitions. This session provided that missing piece.

John Wilcox, Deputy Director, Corporate Voices for Working Families

Mr. John Wilcox said that working with business is about engaging business where they sit. People are in business for several reasons, including protecting shareholders and tying things back to the bottom line. If someone is eligible for the EITC, they are probably also eligible for Medicaid, SCHIP, and SNAP but a lot of those eligible do not get those benefits. It is hard to get all those benefits with all the obstacles in the way.

He talked about how, in New York City, they started a One-Stop model by partnering with the Robinhood Foundation to help people receive more benefits with fewer obstacles. It ultimately helped them receive \$3 in return for every \$1 they spent. However, there is not a lot of foundation support to go around to support the One-Stop demand. Mr. Wilcox gave participants a scenario that challenged them to think about what it would be like if every Wal-mart had a One-Stop in it and which arguments for this model would be most likely to succeed and why.

Mr. Wilcox also discussed workplace flexibility. Corporate Voices for Working Families is about talking about the public good in private business terms. There is a lot of public good in workplace flexibility including enabling time to volunteer with local schools. Productivity is generally higher when employees can pick their own schedules and determine their own calendars.

Lastly, Mr. Wilcox discussed where this leaves us with the EITC and asset-building in Georgia—it is about finding those hooks into why business exists and talking about social issues in business terms.

Georgia Earned-Income Tax Credit (EITC)/Asset-Building Statewide Coalition Meeting Final Report

Arguments should focus on how this is going to increase their productivity and public standing. Essentially, nonprofits need to use bottom line arguments to get employer support.

Jeffrey Thompson, Training Coordinator, Tyson Foods, Inc.

Mr. Jeffrey Thompson stated that businesses must make money to survive. Every October, Tyson Foods, Inc. does their annual United Way campaign. A United Way representative came to talk to him during this campaign about the Nashville Wealth Building Alliance. Basically, she wanted \$2,500. She gave Mr. Thompson a speech about VITA and he had not heard about it before. He was intrigued and decided to set up a VITA site in his plant with team members who work various shifts. It does not cost them anything.

Mr. Thompson then went on to provide participants with some bottom line numbers that he thought would resonate with employers to get them engaged. He said that 2,080 are how many hours people normally work in a year. Next, a team member who maxes out on the EITC gets \$5,675 and an additional approximately \$2,000 for the CTC. This technically equates to \$4.087 an hour in refunds. There is no employer out there that is going to give their employer that much of a raise. It is a 2,006 percent Return on Investment (ROI). Anything that employers can do to improve their bottom line is important. Businesses are worried about money above all other things.

A question from a participant was about if there is any way of knowing the impact Tyson Foods has had on people who file at their VITA site. Mr. Thompson said that they give people a financial education guide and give them information on United Way 2-1-1. Also, since they are an employer, if there is something wrong with a client's W-4, they can fix it easily. This is especially helpful for a lot of first generation immigrants who do not really understand how to fill out the form. Also, Mr. Thompson pointed out that there is a W-5 that they can assist with that allows taxpayers to get some of their EITC throughout the year. He believes the program has a tremendous human impact.

Nancy Russell, Chief Financial Officer, Landau Uniforms, Inc.

Ms. Nancy Russell works for a small privately owned corporation called Landau Uniforms. They make scrubs and lap coats for doctors and nurses. They have salaried workers, Information Technology (IT) people, and sales and marketing employees who are highly-skilled. On the flip side, they have a call center and manufacturers who are lower-skilled. As a finance person, Ms. Russell said that if you cannot talk dollars and cents with a business, you will not get your foot in the door.

Her presentation was focused on the financial literacy side of services to employees. It started when her company decided to offer a 401K savings plan but they could not get a lot of people to become involved. They realized they really needed to provide education to their employee base. Ms. Russell started to think about how they could address the larger financial education need. They started with a collection of 25 employees who participated in a 6-week program for 1 hour per week. The classes were focused on financial education for the low-income worker and included concepts such as basic budgeting and predatory lending. What they really wanted was to be able to get people to come to work and focus on work and not be worried about losing their homes or the electricity being shut off.

They have not formally measured the results, but for the corporation in general they have seen higher satisfaction and have retained employees even longer. Basically, they took this collective issue they were seeing in employees and tried to help them spend their money more wisely. Lastly, Ms. Russell

Georgia Earned-Income Tax Credit (EITC)/Asset-Building Statewide Coalition Meeting Final Report

advised that people have to find someone in the organization that actually has the ability to push a program like this forward.

At the end of the presentation, questions and answers took place. A question for Mr. Thompson included whether they allow tax preparation on company time. Mr. Thompson iterated that clients have to do their taxes off the clock. For Ms. Russell's program, they provided books for the program and split the time for the classes off and on the clock and provide breakfast as an incentive.

Another question was on how to get around large corporations with multiple locations that cannot just implement a program in one certain area. Mr. Wilcox responded to this question with an example of Marriott and CVS, which are members of Corporate Voices for Working Families. He said that store-by-store, they do not have a lot of autonomy. However, every large corporation is structured differently and participants have to figure out the structure. Some large corporations have budgets set aside for community outreach for various locations. A person just has to get to the right person.

Another idea was to potentially introduce a program as a pilot in one location. Mr. Thompson said that in Tennessee, they are expanding the VITA program to other plants. Also, Tyson Foods has funds in different places for community relations.

Mr. Wilcox stated that most big companies are constantly testing ideas and one way to get companies to try pilots is to find funding streams to augment what they are doing. An example is TJ Maxx and the Kellogg Foundation.

Another question was related to providing an employee satisfaction survey or metrics for evaluating the VITA program at Tyson Foods. Mr. Thompson said that they did not do this but participation has gone up every year. At first, there was skepticism and it took a while to get over that. He also believes that turnover reduction is partly due to the VITA program.

Benefit Assistance Screening

This next session informed participants about the Georgia COMPASS (Common Point of Access to Social Services) system and the ways that it can be used to assist clients in applying for benefits. The session is a great example of collaboration among various programs to increase access to services for low-income populations.

Lucy Smith, Food and Nutrition Unit Manager, Georgia DHS

Ms. Lucy Smith provided an overview of Georgia COMPASS, an online system located at www.compass.ga.gov. They are trying to move toward this new online way of doing business. Clients can go online on COMPASS and get all the information they need about applying for social services benefits. There are different programs that one can click on to apply and screen for. For SNAP, a person can actually apply online. They have had close to 180,000 SNAP applications to date through COMPASS and received a grant from the Federal government in 2006. Ms. Smith also mentioned the categorical eligibility for Food Stamps, which is for 95 percent of households in Georgia. The EITC is not considered income and for this 95 percent, it is not considered a resource either. Also, they do not have to know about a resource changes in-between SNAP certifications. Ms. Smith then passed it over the Ms. Thompson to talk about benefits outreach for EITC filers, which includes use of COMPASS.

Skye Thompson, Benefits Outreach Coordinator, Atlanta Prosperity Campaign (APC)

Ms. Skye Thompson discussed that the Atlanta Prosperity Campaign (APC)'s State Outreach Plan allows partners to get half back of every dollar spent on SNAP outreach. They can use reimbursement to expand the program and conduct additional outreach. The program that does the outreach is known as the Benefits Outreach Program and it works with the community in two ways: First, when an agency decides to become a partner, the APC provides training and support to the agency enabling them to incorporate benefits screening into their activities. Partner agencies provide the APC with a monthly update on benefit screening activities. Second, the APC has a Mobile Benefit Screener who goes out into the community and provides screenings to people at those locations. The Mobile Benefit Screener will go to any type of location if they feel it will be beneficial. They provide screenings at community centers, businesses, churches, health fairs, VITA sites, nonprofit agencies, and anywhere else that will provide the space.

Screenings include helping clients access and use COMPASS to apply for benefits such as SNAP and also helping participants fill out paper applications for Medicaid, TANF, and/or CAPS. There are flyers on other benefits if they do not have a paper application available.

In terms of incorporating benefits screening into a VITA site, they set up a station that looks like a VITA station. They typically use about 60 volunteers who rotate through the different VITA sites. They offer screening while people wait to have their taxes done. In addition to benefits screening, they can provide information on services, such as what the location offers, partner nonprofit services, financial and housing information, and local United Way 2-1-1 information.

To conduct a screening, there needs to be at least one benefit screener; a computer, printer, and Internet; and access to a private place to screen. The Benefits Screener can be an employee at a location or a volunteer. They also have COMPASS flyers in English and Spanish and set up a poster along with the screening.

Lastly, Ms. Thompson mentioned a helpful Web site which is www.peachcare.org. It is not included in Georgia COMPASS because they have their own online tool.

Monica Hammond, 2-1-1 Outreach Marketing Manager, United Way of Metropolitan Atlanta

Lastly during this session, Ms. Monica Hammond discussed a benefit known as United Way 2-1-1, which started as a way for anyone in crisis to call for help. In 2004 with the help of Hillary Clinton, 2-1-1 was set aside nationwide as the first three digit number to call for help. Now, there are 242 United Way 2-1-1 call centers in 47 States. The office in Atlanta has bilingual capabilities. In addition to Atlanta, there are nine other 2-1-1 call centers in Georgia. 2-1-1 essentially helps people with resources by accessing a database. It is a 24-hour-a-day referral and information service.

Ms. Hammond then discussed her start as a call center agent at United Way 2-1-1 many years ago. She was trained at 2-1-1 to give customers locations and contacts for food pantries if they were hungry. Ms. Hammond told a story of trying to find a food pantry for someone who called 2-1-1. She was new and made a lot of rookie mistakes, but ended up helping the caller receive a hot meal and access to Meals on Wheels for the rest of his life.

Ms. Hammond mentioned that 2-1-1 is able to provide callers with VITA sites in local areas.

After the presentations, participants asked questions. One participant asked a clarifying question about 2-1-1. The participant wanted to know how databases are updated and how they get quality information. Their database is listed with over 6,500 resources and they also have an annual update that they conduct to the database. If an agency changes information, they usually call 2-1-1 and tell them about the change. They would call the database coordinator.

Lastly, in terms of quality, Ms. Hammond said that United Way 2-1-1 has an Interactive Voice Response (IVR) and a survey that asks about wait time, agents, etc. They try to survey at least 3 percent of their callers dealing with different topics. Also, 2-1-1 is confidential. If callers just want resources, they do not collect information but sometimes people agree to a follow-up call.

Action Planning: Next Steps for Coalition



The last session focused on action planning for building a Statewide EITC/Asset-Building Coalition. This is the part of the day where participants shared what they are interested in, what they have learned, and what they feel would be useful to them. Participants were also given an Interest Card that they turned into the GA4P planning committee that included how they would like to be involved in the Statewide Coalition and their contact information. Please see **Appendix G** for the Interest Card Summary.

The session started out with Ms. Lester, Ms. Gadson, and Ms. Collins discussing the background for this meeting and the establishment of Georgians for Prosperity (GA4P) to set the stage for action planning. GA4P began as a planning meeting to bring everyone together and start the Statewide Coalition. Their mission statement is to help Georgians create economic stability through the expansion of the EITC program, asset development, education, and outreach. Their goals are five-fold and include to:

1. Share information about the EITC and other asset-building programs;
2. Foster peer-to-peer learning and highlight promising practices on EITC outreach and free tax preparation from around the country;
3. Provide helpful tools for launching an EITC/Asset-Building campaign;
4. Develop a Statewide marketing campaign to promote such services; and
5. Facilitate the development of local and Regional action plans for immediate implementation.

At the planning meeting, GA4P formed committees that included steering, marketing and outreach, asset-building, VITA, and planning (no longer needed). They started some best practices conference calls that took place around marketing, volunteer recruitment, and asset-building. GA4P is also now on Facebook and during VITA campaign season they post information on their page. They now have 200 fans on their Facebook page.

For the first part of action planning, participants were asked to break out in groups and answer the following questions through a 30-minute discussion:

- What would make this Coalition useful to you and what would be helpful to your clients?

- Where would you like to see the Coalition go – what possibilities do you see for the next few years?
- What would you like to change or add to the committees already created?
- How often would you like to meet, and how would you like to meet?

Summaries of report outs for the groups are as follows:

Group One:

They would like to see bridging of the gaps between clients they serve and the clients credit unions serve, and see credit unions more involved. They would like to track the data as well. They believe that participants need a resource guide to come out of the Statewide Coalition. They want to see coalitions share resources across the State and potentially develop a clearinghouse of services around the State. The group thought this would be good for referring people out as well and meeting client needs. They want to ensure that the Coalition also expands to serving the entire person and includes what asset-building and other benefits are available. In terms of changes to the goals of the Coalition, they want them to focus more on asset-building. They also thought it would be useful to create a central glossary of terms that everyone has a hand in producing so everyone is speaking the same language. For changes to the committees created, they thought that for marketing and outreach, it should be clear who exactly the coalition is marketing to—they may need subcommittees for internal and external marketing. Lastly, as far as meetings, the group thought it would be useful to meet annually, quarterly among zones, and committees could meet via webinars and conference calls.

Group Two:

They talked about expanding beyond the EITC to make this coalition useful. They thought it would be helpful to better define asset-building and with the asset-building committee, come up with the priority they really want to take on. One thing they thought about could be looking at the RAL data and determining strategies to combat those loans in Georgia. It might be a good step for the Coalition. The group thought that there needs to be more participation from other Federal entities, from the State Treasury Department, etc. They had an idea to look at the State Legislature and how to get them involved by potentially having VITA sites at State Congressional Offices. The group wants to add a subcommittee under asset-building, depending on the priority; add a policy committee for various issues; and add a fundraising and development committee for these annual meetings and for bringing in grants. Also, they thought it would be helpful to move these meetings around geographically to get better representation from around the State.

Group Three:

They would like to see the State more involved and get VITA sites at all the State agencies. They also want to better educate unbanked clients. The group wants to pool more resources on a Statewide level so they have a better chance of getting grants for the entire State and then they can serve those underserved areas. As far as new committees, they thought possibly adding a social services committee that would get some of those ideas out about benefits screening and United Way 2-1-1. As far as meetings, they thought quarterly (via webinars, conference calls), annually (as a whole group), and semi-annually (for VITA) would work well.

Group Four:

The group thought the most useful part of a Statewide Coalition is knowing that they are a part of something that will help increase access to the EITC and asset-building Statewide. The group really wants to bring resources to rural counties, add value to services, and increase clout through collaborations to change policies. For clients, they thought this would put money back in their pockets and provide additional education. The group talked about cultural sensitivity and those pockets of people who stay together in their environments. They want to be able to offer what they need and cross language barriers. In terms of where the Coalition can go from here, the group discussed additional asset-building, a focus on rural areas, and a focus on the structure of the Coalition before moving forward. For committee meetings, they talked about personal testimonies and allowing VITA clients to sit in on meetings. The Coalition really needs marketing plans and media spots. They want to meet annually as a State and quarterly in a webinar setting for committees.

Group Five:

The group thought a resource guide would be helpful, perhaps an online resource guide connected to a Facebook page possibly using wikis or Google docs. They thought it would be nice to have a resource coordinator for each of the zones. Also, AmeriCorps VISTA was mentioned as a resource coordinator. Two committees the group wanted to see incorporated include a policy/legal committee and a special groups or special initiatives committee so all of the groups are included, such as disabilities and ELL.

They want to meet annually for the State and quarterly via webinars. In terms of where the coalition can go from here, they thought about the need for collaborative funding. They want to be able to obtain additional funding for the Statewide Coalition so it can potentially filter down to individual coalitions.

Group Six:

The group also iterated a need for a resource guide. They thought about possibly doing a listserv or having a Web site and a place to get Frequently Asked Questions (FAQs) answered. They see the Coalition being able to affect public policy. They think there needs to be membership and ideas about who is included in the Coalition. Also, there needs to be a leadership structure developed in a way to keep local coalitions accountable. The group discussed developing a Statewide database and trying to engage public officials. Also, they thought about at least defining more on the existing committees and potentially a need for a funding committee and a policy committee. They thought the Statewide Coalition should meet at least once a year.

After the groups reported out, the facilitators mentioned that part of what they want to do is have someone from each individual EITC local coalition be a part of the Statewide Coalition. They want a person from each to be part of the Steering Committee. They don't want anyone to leave and say, "What's next?"

The second and final part of the action planning session focused on questions around indentifying groups that participants would like to see involved in the coalition and how they think people in their Regions can work together. Participants broke up according to their IRS zones. Summaries of report outs are below:

Zone One:

This group discussed how to get involved and what they would like to see come out of the Statewide Coalition. Most of them are from the metro Atlanta area. From a rural perspective, their clients are much more difficult to reach, Polk County in particular. They want to identify key people in the county/community who have time to do VITA, potentially ministers of churches, etc. People can work together to share best practices and identify key contacts around the State. They also thought they need more SNAP and other benefits outreach.

Zone Three:

Zone three focused on who is not in the room that they would like to engage. These include financial institutions, State legislatures, credit unions, and other city council members.

Zone Four:

They already have some existing coalitions and hope to develop one in Albany; they just need to involve key players. They are also looking at the Moultrie area to develop a coalition and already have many key players in place. In Columbus, they have a coalition but perfecting it would be a goal. They think it is important to bring people they serve to the table. They mentioned that they need leadership from surrounding coalitions to agree to help those in surrounding rural areas. In terms of State participants, they need one or two members from each local coalition to be represented.

Zone Five:

They are a very large zone. They mentioned that if people have a zeal for VITA, then this will work. When people come forward that want to do VITA, it really helps. Their zone has two existing coalitions and some emerging coalitions. They have 31 counties, 3 military bases, and 24 VITA sites. They are hoping to increase their VITA sites by 6 or 7. Lastly, they mentioned that they want to captivate the audience of employers because they believe employers will take pride in the VITA program.

Lastly, the facilitators talked about the next steps after the meeting. An e-mail will go out to everyone in the group to further the connections. Ms. Teinique Gadson will reach out to everyone on the steering committee to get that formed. They really want everyone to keep the momentum going and are going to try to work hard on the resource guide and get that out to participants in the community.

Closing Remarks

Mr. Camporeale concluded the event with some closing remarks. He thanked everyone for taking the last two and a half days out of their schedules to participate in this meeting. He hoped it was worth it to the participants and said this meeting will serve as a platform for continuing individual and collective Statewide efforts to promote and increase access to the EITC and asset-building throughout Georgia. He specifically thanked the entire Georgians for Prosperity (GA4P) planning committee that put together this event, the contractors, the IRS, and all the speakers and participants. Please see **Appendix F** for the Evaluation Summary.

Appendix A: Agenda



Georgia Earned-Income Tax Credit (EITC)/Asset-Building Statewide Coalition Meeting

Savannah, Georgia
June 28–30, 2010

Final Agenda



Day 1—Monday, June 28 (Regency Ballroom B, Second Floor)

8:30 – 9:00 a.m.

Continental Breakfast and Registration

9:00 – 9:20 a.m.

Welcome and Opening Remarks

- *David Camporeale*, Family Assistance Program Specialist, Office of Family Assistance (OFA), Administration for Children and Families (ACF), U.S. Department of Health and Human Services (HHS)
- *Lisa Washington-Thomas*, Chief, Technical Assistance Branch, OFA, ACF, HHS
- *Carlis Williams*, SE Regional Administrator, ACF, HHS
- *Michael Beebe*, Director, Stakeholder Partnerships, Education and Communication (SPEC) Headquarters Operations, Internal Revenue Service (IRS)
- *Teinique Gadson*, Interim Executive Director, Neighborhood Improvement Association, Inc., and Chairperson, Chatham Savannah Asset Development Coalition, Savannah, Georgia
- ***Moderator:*** *David Camporeale*

9:20 – 9:40 a.m.

Plenary Address

- *Otis Johnson*, Mayor of Savannah
How To Get Your City Involved in Your Local Volunteer Income Tax Assistance (VITA) Campaign
- ***Introducer:*** *Teinique Gadson*

9:40 – 10:00 a.m.

Overview of EITC Outreach

Participants will learn about the Earned-Income Tax Credit (EITC) and Child Tax Credit as foundations for family self-sufficiency. Information will be provided about what EITC/asset-building coalitions are and what already exists in Georgia. The session also will include information on VITA sites and a presentation by a representative from SPEC.

- *Yolanda Davis-Weaver*, Senior Tax Consultant, SPEC, IRS
- ***Introducer:*** *David Camporeale*

10:00 – 10:45 a.m.

Assets and Opportunity Scorecard

A representative from the Corporation for Enterprise Development (CFED) will present Georgia's Assets and Opportunity Scorecard, which assesses performance in six key areas: (1) financial security, (2) business development, (3) home ownership, (4) health care, (5) education, and (6) tax policy and accountability.

- *Leigh Tivol*, Director, Savings and Financial Security, CFED
- ***Introducer:*** *David Camporeale*



Georgia Earned-Income Tax Credit (EITC)/Asset-Building Statewide Coalition Meeting

Savannah, Georgia
June 28–30, 2010

Final Agenda



Day 1—Monday, June 28 (Continued) (Regency Ballroom B, Second Floor)

10:45 – 11:00 a.m.	Break
11:00 – 11:45 a.m.	TANF Presentation <ul style="list-style-type: none">• <i>Teinique Gadson</i>• <i>Donna Gunter</i>, TANF Unit Manager, Office of Family Independence, Division of Family and Children Services, Georgia DHS• <i>Erika Wiggins</i>, Consumer, Chatham Savannah Asset Development Coalition• Introducer: <i>Teinique Gadson</i>
11:45 a.m. – 12:15 p.m.	VITA Site Development <p>This session will provide an overview on how to start a VITA program in your community, focusing on site location, computer resources, support from local organizations, training, publicity, technical assistance, and the recruitment of volunteers.</p> <ul style="list-style-type: none">• <i>Kenneth Brown</i>, Senior Tax Consultant, SPEC, IRS• Introducer: <i>David Camporeale</i>
12:15 – 1:15 p.m.	Working Lunch (Scarborough Ballroom, Lobby Level) <p>This working lunch session will provide an opportunity to learn more about current community resources and the ways that organizations can apply for Federal, State, and foundation grants that can be used to support community tax assistance initiatives.</p> <ul style="list-style-type: none">• <i>Beverly Santicola</i>, President, U.S. Government Grants• <i>MarRonde Lotson</i>, Director of Economic Development, City of Savannah• Moderator: <i>Eric Blanchette</i>, Regional Program Manager, Region IV, Child Care Bureau, OFA, ACF, HHS
1:15 – 2:15 p.m.	Developing an EITC and Asset-Building Statewide Coalition <ul style="list-style-type: none">• <i>Julie Farwell</i>, Statewide EITC Coordinator, Community Action of Nebraska• <i>Gena Gunn</i>, Project Director and Director of Asset Building in States and Coalitions, Center for Social Development, Washington University in St. Louis• <i>Peter Ruark</i>, Research Associate, Michigan League for Human Services• Moderator: <i>Tammie Collins</i>, Executive Vice President, Community Impact, United Way of Central Georgia
2:15 – 2:30 p.m.	Break



Georgia Earned-Income Tax Credit (EITC)/Asset-Building Statewide Coalition Meeting

Savannah, Georgia
June 28–30, 2010

Final Agenda



Day 1—Monday, June 28 (Continued)

2:30 – 4:30 p.m.

The two concurrent sessions noted below are for participants who (1) have current coalitions and (2) are interested in starting coalitions.

Concurrent Session One: Incorporating Asset-Building Into Your Coalition and VITA Program (Regency Ballroom B)

This session will address the following issues.

- An overview of the Federal Deposit Insurance Corporation (FDIC) Money Smart Program and a focus on strategies for helping families develop an understanding and vision for the future and for empowering individuals and families to take financial control of their lives through financial literacy
 - *Penny King*, Community Affairs Specialist, FDIC
- Engagement with financial institutions
 - *Daniel Dodd*, Director, Step Up Savannah, Inc.
 - *Cassandra Brown*, AVP Marketing and Business Development, Credit Union of Atlanta
- Individual Development Accounts (IDAs)
 - *Stefanie Whorton*, Assets for Independence Resource Coordinator, Office of Community Services, ACF, HHS
 - *Joy Hunt*, Program Associate, Oregon State IDA Initiative
- **Moderator:** *Laura Lester*, Advocacy and Education Director, Atlanta Community Food Bank

Concurrent Session Two: Establishing an EITC Campaign in Your Community and Building Effective Partnerships (Regency Ballroom D)

- *Kaye Schmitz*, Executive Director, Florida Prosperity Partnership
- *Richard Keith*, Special Projects Manager, Office of Financial Empowerment, San Antonio Department of Community Initiatives
- *Tiki Windley*, Program Manager, MDC, Inc.
- *Suzann Knight*, Extension Specialist, Family Resource Management, New Hampshire Statewide EITC Alliance
- **Moderator:** *Carter Elliott*, Manager, Atlanta Prosperity Campaign

4:30 p.m.

Adjourn for the Day



Georgia Earned-Income Tax Credit (EITC)/Asset-Building Statewide Coalition Meeting

Savannah, Georgia
June 28–30, 2010

Final Agenda



Day 2—Tuesday, June 29 (Regency Ballroom B, Second Floor)

8:30 – 9:00 a.m.

Continental Breakfast and Networking

9:00 – 9:15 a.m.

Day 1 Reflection Session

Participants will have an opportunity to share feedback from the Day 1 sessions and discussions.

- ***Moderator:*** *David Camporeale*

9:15 – 9:30 a.m.

EITC and VITA—Providing Services to Individuals With Disabilities

This session will provide an overview of the services offered by the Center for Financial Independence and Innovation, Inc. (CFII), and the technical assistance that it can provide to coalitions, including disability sensitivity training and people-first language; tax credits and benefits for individuals with disabilities; and funding availability (possibly through grant partnerships), accommodations for those with visual or print impairments (e.g., Braille, large print, CDs), and efforts to reach out to the deaf community (e.g., partnerships for interpreters).

- *Jackie Wilks-Weathers*, Executive Director, CFII
- ***Introducer:*** *David Camporeale*

9:30 – 10:00 a.m.

TaxWise as a Resource for Developing Information, Using Data Resources, and Tracking the Statewide Impact of EITC Community Outreach Initiatives

This session will include an overview of the TaxWise software and will provide insights on the efficient and effective use of the program. The TaxWise software database can also be an additional management tool for agencies serving VITA clients. Information from TaxWise can assist organizations in gathering statistical data for the development of reports, which can help demonstrate the affirmative impact that free income tax services can have on a community. This session will also include an overview of computer-training modules.

- *Kim Manuel*, Vice President, Customer Relations, CCH Small Firm Services
- *Jo-Anne Butler*, Senior Tax Consultant, SPEC, IRS
- ***Moderator:*** *Cicely Garrett*, VITA Coordinator, Atlanta Prosperity Campaign

10:00 – 10:15 a.m.

Break



Georgia Earned-Income Tax Credit (EITC)/Asset-Building Statewide Coalition Meeting

Savannah, Georgia
June 28–30, 2010

Final Agenda



Day 2—Tuesday, June 29 (Continued)

10:15 – 11:45 a.m.

Building Successful Coalitions (Concurrent Sessions)

Two concurrent sessions will be held for participants who (1) [have current coalitions](#) and (2) [are interested in starting coalitions](#).

Concurrent Session One: Reaching Rural, Mobile, and/or Underserved Areas (Regency Ballroom B)

Providing tax assistance to rural communities can be a challenge. This workshop will share information on strategies for developing and managing a multicompany tax filing assistance program.

- *Tom Jacobson and Karen Heisler*, Rural Dynamics, Inc.
- *Mike Monahan*, Georgia Legal Services
- *Jean Cooper*, Northeast Oklahoma Community Action Agency
- **Moderator:** *Eric Blanchette*

Concurrent Session Two: How Elected Officials and Community Tax Assistance Sites Can Work Together To Support Working Families (Regency Ballroom D)

- *Jackie Lynn Coleman*, Senior Director, National Community Tax Coalition, and Vice President, National Programs, Center for Economic Progress
- *Laura Hayes*, Senior Associate, Hatcher Group
- *Steve Holt*, Consultant, HoltSolutions
- **Moderator:** *Tammie Collins*

11:45 a.m. –
12:45 p.m.

Working Lunch: ARRA and VITA Funding (Scarborough Ballroom, Lobby Level)

This working lunch session will provide an opportunity to learn more about the availability of American Recovery and Reinvestment Act (ARRA) funds through the Georgia DHS (e.g., Supplemental Nutrition Assistance Program, Temporary Assistance for Needy Families [TANF] program) and the ways that organizations interested in operating a coalition can apply for VITA grant funding.

- *Donna Gunter*
- *Sharon Alley*, Tax Analyst, VITA Grant Program, IRS
- **Moderator:** *Eric Blanchette*

Georgia Earned-Income Tax Credit (EITC)/Asset-Building
Statewide Coalition Meeting



Savannah, Georgia
June 28–30, 2010



Final Agenda

Day 2—Tuesday, June 29 (Continued) (Regency Ballroom B, Second Floor)

12:45 – 2:15 p.m.	<p>Creating New Ways To Recruit Volunteers and To Market VITA Sites This session will provide an opportunity for participants to learn about innovative strategies, resources, and lessons learned around marketing, outreach, and the recruitment of volunteers.</p> <ul style="list-style-type: none">• <i>Cicely Garrett</i>• <i>Richard Cramer</i>, State Coordinator, Tax-Aide Program, AARP Foundation• <i>Michael Devault</i>, Cobb County School District• <i>Kari Finley</i>, Financial Services Manager, Goodwill Industries of the Southern Rivers• Moderator: <i>Cicely Garrett</i>
2:15 – 3:00 p.m.	<p>Question-and-Answer Session—Respond to Questions That Have Been Raised by Attendees During This Session</p> <ul style="list-style-type: none">• <i>Kenneth Brown</i>• <i>Carter Elliott</i>• <i>Tammie Collins</i>• Moderator: <i>David Camporeale</i>
3:00 – 3:15 p.m.	<p>Break</p>
3:15 – 4:15 p.m.	<p>Group Interactive Feedback Session This interactive session will provide Georgia participants and speakers with a chance to provide initial feedback on forming their statewide coalition and additional goals that they may have.</p> <ul style="list-style-type: none">• Facilitator: <i>David Camporeale</i>
4:15 – 4:30 p.m.	<p>Day 2 Wrap-Up</p>
4:30 p.m.	<p>Adjourn for the Day</p>

Georgia Earned-Income Tax Credit (EITC)/Asset-Building
Statewide Coalition Meeting



Savannah, Georgia
June 28–30, 2010



Final Agenda

Day 3—Wednesday, June 30 (Regency Ballroom B, Second Floor)

8:00 – 8:30 a.m.

Continental Breakfast and Networking

8:30 – 9:30 a.m.

Developing Business Partnerships

This presentation will highlight the important role that employers and business leaders can have in facilitating information dissemination and educational outreach regarding work support programs for low-income earners.

- *John Wilcox*, Deputy Director, Corporate Voices for Working Families
- *Jeffrey Thompson*, Training Coordinator, Tyson Foods, Inc.
- *Nancy Russell*, Chief Financial Officer, Landau Uniforms, Inc.
- ***Moderator: Carter Elliott***

9:30 – 10:30 a.m.

Benefit Assistance Screening

Participants will learn about the Georgia COMPASS (Common Point of Access to Social Services) system and the ways that it can be used to assist clients in applying for benefits. This presentation will also highlight United Way 2-1-1 and the ways that nonprofit organizations can use this resource to assist clients in understanding what benefits they may be able to receive and how to apply for assistance.

- *Lucy Smith*, Food and Nutrition Unit Manager, Georgia DHS
- *Skye Thompson*, Benefits Outreach Coordinator, Atlanta Prosperity Campaign
- *Monica Hammond*, 211 Outreach Marketing Manager, United Way of Metropolitan Atlanta
- ***Moderator: Laura Lester***

10:30 – 10:45 a.m.

Break

10:45 a.m. –
12:00 noon

Action Planning: Next Steps for Coalition

This action planning timeframe will allow the Georgia coalition to determine the next steps in further developing the coalition.

- ***Facilitators: Tammie Collins, Teinique Gadson, and Laura Lester***

12:00 noon –
1:00 p.m.

Working Lunch

Action planning will be continued.

- ***Facilitator: David Camporeale***

**Georgia Earned-Income Tax Credit (EITC)/Asset-Building
Statewide Coalition Meeting**



**Savannah, Georgia
June 28–30, 2010**

Final Agenda



Day 3—Wednesday, June 30 (Continued) (Regency Ballroom B, Second Floor)

1:00 – 1:15 p.m.

Closing Remarks

- *David Camporeale*

1:15 p.m.

Adjournment

Appendix B: Participants List



Georgia Earned-Income Tax Credit (EITC)/ Asset-Building Statewide Coalition Meeting

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Appendix C : Speaker Biosketches

**Georgia Earned-Income Tax Credit (EITC)/Asset-Building
Statewide Coalition Meeting**



**Savannah, Georgia
June 28–30, 2010**



Final Biosketches

Sharon Alley

Sharon Alley is a certified Grant Administrator with the Internal Revenue Service (IRS). She currently works in the Grant Program Office which awards the Volunteer Income Tax Assistance and Targeted Capacity Expansion Grants. As a member of the Grant Program Office she is responsible for reviewing and evaluating grant applications, as well as managing the grants once applicants are awarded. The Grant Program Office was nominated as Employee of the Year in the category for Outstanding Team in 2009 and 2010. Ms. Alley began her Federal Government career in 1984 with the Department of Defense as a co-op student at Kennesaw State University. While there, she worked in the Contract Administration Office where all defense contracts for the Southeast were managed. In 1988 she moved to the IRS and has held various positions within the agency. Ms. Alley graduated from Kennesaw State University with a Bachelor of Science degree in business administration.

Michael Beebe

Michael Beebe, the Director of the Stakeholder Partnerships, Education and Communication (SPEC) Program Headquarters Operations, is responsible for building and maintaining partnerships with key stakeholders and providing guidance on issues that cross stakeholder groups. He provides leadership in all phases of improving service to SPEC customers by creating and developing educational products and services. Prior to joining SPEC, Mr. Beebe was Field Director for Accounts Management in Atlanta. As the Field Director, he led an organization of 2,000 employees—located in Atlanta, Georgia; Jacksonville, Florida; and Puerto Rico—who provide assistance to taxpayers with tax and account-related inquiries via the telephone, correspondence, and e-mail. Mr. Beebe started his career with the Internal Revenue Service in 1987 as a Revenue Officer in Oregon. He was promoted through the revenue officer career path and held positions as Collection Group Manager, Department Manager in Accounts Management, and Operations Manager of the Seattle Accounts Management call site. In 2005, he moved to Atlanta to become the Chief of Planning and Analysis at the Joint Operations Center. He is a member of the 2006 Candidate Development

Program. Mike is a native of California. He holds a Bachelor of Arts degree in Political Science from California Polytechnic State University at San Luis Obispo.

Eric Blanchette

Eric Blanchette is the Regional Child Care Program Manager in the Administration for Children and Families within the Child Care Bureau of the U.S. Department of Health and Human Services where he has oversight responsibility for the Federal child care programs operated by the eight southeastern States. Prior to working in the Child Care Bureau, Mr. Blanchette was a TANF Regional Program Specialist in the Administration for Children and Families, Office of Family Assistance in the U.S. Department of Health and Human Services where he had oversight responsibility for the Temporary Assistance for Needy Families Programs. Mr. Blanchette began his Federal career in 2001 when he was selected to be a Special Nutrition Program Specialist with the U.S. Department of Agriculture–Food and Nutrition Service providing oversight of the Child and Adult Care Food Program and the Summer Food Service Program. Prior to assuming federal employment, he worked in State government providing oversight for the following programs: Child Support Enforcement, Community Services Block Grant, Refugee Resettlement Program, Low-Income Home Energy Assistance, Food Stamps, Medicaid and AFDC/TANF.

Cassandra Brown

Cassandra Brown is the Assistant Vice President of Marketing and Business Development with Credit Union of Atlanta (formerly Atlanta City Employees Credit Union). She began her career in the credit union movement over 15 years ago working in the areas of regulation, operations, consulting, and marketing. As a Credit Union Development Educator (CUDE), Ms. Brown shares that designation with only 900 credit union professionals across the globe. An Atlanta native, Ms. Brown believes that “you empower people by showing them the possibility of success.” With such determination, she is an active Marketing Committee member for the Atlanta Prosperity Campaign, an initiative of the Atlanta Community Food Bank that connects working families and individuals to existing programs geared toward a financially stable future. In 2010, she was honored to be included in Who’s Who of Black Atlanta, a distinction that has been shared by former mayors, business leaders and community activists throughout the City of Atlanta. Highlights of her career include: CUDE designation; memberships in African American Credit Union Coalition (AACUC), 2005 AACUC Hurricane Katrina Mentorship Committee for low-income designated credit unions in the New Orleans area, Credit Union National Association Marketing and Business Development Council, Atlanta Prosperity Campaign Marketing Committee; advisor to SEEDCO Earned Benefits—Atlanta Volunteer Income Tax Assistance; and affiliation with National Youth Involvement Board.

Kenneth Brown

Kenneth Brown is a Senior Stakeholder Relationship Tax Consultant with the Internal Revenue Service. As a 30-year employee, Mr. Brown has worked in many areas including corporate, individual, and partnership tax law. He has served as an IRS instructor for many years. He has been with the Stakeholder Partnership, Education and Communications program since March 2003. Mr. Brown communicates bilingually in Spanish. He is also currently the Relationship Manager of Chatham Savannah Asset Development Coalition, and he provides relationship management to additional coalitions and partners, including the military in Southeast Georgia. He is the Senior Tax Consultant to the only Acceptance Agent serving limited-English proficient customers in the state of Georgia.

Jo-Anne Butler

Jo-Anne Butler is a Senior Tax Consultant with the Internal Revenue Service (IRS). She is the Lead Relationship Manager for Zone 4 of the Atlanta Territory which consists of the Southwest Georgia Region. She began her career with the IRS in 1986 as a Taxpayer Service Representative. Ms. Butler is the subject matter expert for Taxwise and e-file.

David Camporeale

David Camporeale is a Program Specialist in the Division of State and Territory Temporary Assistance for Needy Families program, in the Office of Family Assistance, Administration for Children and Families. He is the Federal Project Officer for the Welfare Peer Technical Assistance Network and supports numerous other Federal initiatives. He has over 15 years of diverse experience as a civil servant, counselor, community organizer, statistician, and in IT support. Mr. Camporeale holds a double B.A. in Sociology and Political Science from the University of Maryland.

Jackie Lynn Coleman

Jackie Lynn Coleman is the Senior Director of the National Community Tax Coalition as well as Vice President of National Programs for the Center for Economic Progress. Jackie Lynn has been with the National Community Tax Coalition since 2003, has lead the community building work and orchestrates the national conference bringing together more than 550 practitioners together. She has 5 years of experience in community banking and 13 years of experience working in the areas of organizational, community, economic and workforce development, as well as public policy. In the past she has provided capacity building to a number of organizations across the country, including those in the fields of tax preparation and asset building, construction, child care and manufacturing; apprenticeship programs; the Chicago One-Stop Career Centers; U.S. Department of Labor and the Illinois Department of Human Services. Jackie Lynn holds an M.S. in Human Services

Administration from Spertus College, graduating Magna Cum Laude, as well as a B.S. with honors in Political Science from Chicago State University. Her home base is Chicago where she resides with her two children Christian and Shymel. In her spare time she enjoys drawing, swimming, and horseback riding.

Tammie Collins

Tammie Collins, Executive Vice President for Community Impact, joined United Way in 1985, beginning her career in Augusta Georgia. Tammie holds a Master of Social Work from the University of South Carolina and a B.A. from Warren Wilson College. She moved to Macon and joined the United Way of Central Georgia in 1994. Tammie currently serves on the board of Career Women's Network and is active in many civic endeavors in Macon. Additionally, she is the administrator for the United Ways of Georgia Association. Her work in Community Impact includes a wide variety of initiatives in the areas of education, income and health including the Macon Earned Income Tax Credit coalition.

Jean Cooper

Jean Cooper has served as the Executive Director of Northeast Oklahoma Community Action for the past 12 years. The agency assists low-income individuals and families to become more self-sufficient. The agency provides Head Start, housing, weatherization, emergency assistance, homeless services and financial empowerment services. The agency has provided tax preparation services since 2001. The agency initially served 308 clients helping return \$308,000 to those families. During the most current tax filing year the agency served over 1,100 families who received refunds in excess of \$1,951,000. The tax assistance program has become a central part of a larger financial empowerment strategy of the agency.

Richard Cramer

Richard Cramer is the Georgia State Coordinator for AARP's Tax Aide Program and the Sales Manager/Owner of RW Consulting/Sales Development, both in Roswell, Georgia. His prior work experience included numerous sales and marketing management positions with Eastman Kodak Co. In one position as Sales/Markets Development Manager, he focused on Athens, Greece, and Dubai, U.A.E. Mr. Cramer has a B.A. degree in English from the University of Rochester.

Yolanda Davis-Weaver

Yolanda Weaver serves as a Senior Tax Consultant for Wage & Investment, Stakeholder Partnerships, Education and Communication (SPEC) Organization. Ms. Weaver has been with the Internal Revenue Service for 24 years working in various organizations. She has been in the SPEC Organization for 10 years. She worked with the SPEC Headquarter Office

for 3 years on the administrative side and has been with the SPEC Atlanta Territory Office for 7 years working the technical/field side of the organization. She is the Lead Relationship Manager for the Atlanta Prosperity Campaign Coalition as well as the 40 Volunteer Income Tax Assistance Sites in 10 counties around the Atlanta Metropolitan area. She diligently seeks to assist underserved taxpayers with filing their income tax returns and showing them a better way to financial stability. She does this by partnering with nonprofit organizations, financial institutions, educational institutions, social service agencies and government agencies. She was recently selected as a finalist for Federal Employee of the Year— Outstanding Professional Award. In 2008 she was presented with a Special Congressional Recognition for outstanding and invaluable community service from Congressman Hank Johnson, in 2006 she was presented with a SPEC Partnership Award for maintaining outstanding Partnerships in Southeast Georgia and she was recently presented with a SPEC Achievement Award in 2009. Ms. Weaver loves working in the SPEC organization and she feels, if she can spread the word on how education and awareness, tax return preparation and asset building can lift struggling families out of financial instability into financial stability, then the work she does on a daily basis through the SPEC Organization is not in vain.

Michael Devault

Michael Devault is a business education teacher at Oakwood Open Campus High School in Cobb County, Georgia. He has been in this position for 11 years and has taught a variety of courses including Finance, Computer Applications, and Entrepreneurship. Oakwood is an alternative setting to the high school experience and caters to students who need a fresh start with their high school studies. Since many of Oakwood's students work part-time, Mr. Devault recognized a need to educate the students about the income tax process. Subsequently the school partnered with the Internal Revenue Service to host a Volunteer Income Tax Assistance (VITA) center and incorporated the center into the school's curriculum. As site coordinator of Oakwood's VITA center, Mr. Devault trains a class of students in tax law, return preparation, and office procedures. While the program was initially intended to address the needs of Oakwood students, it has developed into an exceptional community service project. The program has assisted over 1,400 taxpayers during the past 8 years. The Oakwood Volunteer Income Tax Assistance model has been presented at two national educator conferences and at State and regional conferences. Oakwood's tax program has also been highlighted in stories by local television affiliates and newspapers. Prior to teaching, Mr. Devault worked in commercial banking for First Tennessee Bank for 6 years. When he left First Tennessee, he was Vice President of the bank's equipment leasing division. He received a Bachelor of Science degree from the University of Tennessee, a Master of Business Administration degree from the University of Memphis, and an Education Specialist degree from Lincoln Memorial University.

Daniel Dodd

Daniel Dodd, the Executive Director of Step Up Savannah since 2005, brings with him more than 16 years of experience in nonprofit leadership, fundraising and community organizing. Under his leadership, Step Up has earned national recognition for bringing together business and government leaders, social service agencies, neighborhoods, and individuals to work to reduce poverty in Savannah and Chatham County. This year Mr. Dodd was chosen with 18 other leaders from around the country to the Annie E. Casey Foundation's 2010-2011 Children and Family Fellowship Class. Prior to Step Up, Mr. Dodd served as education project director and community organizer for People Acting for Community Together (PACT) in Miami, Florida. At PACT Mr. Dodd engaged hundreds of volunteer parents, teachers, administrators and community partners in an education reform and poverty reduction effort by partnering with local government, corporations, and churches. From 1998 to 2000, Mr. Dodd was the human resources director for Families First, a social services agency in southern Vermont. Mr. Dodd earned an M.A. degree in International/Intercultural Training from the School for International Training in Southern Vermont, and a B.A. in Hispanic Studies from the University of Southern Maine.

Carter Elliott

Carter Elliott joined the Atlanta Community Food Bank in July 200, as the Manager of the Atlanta Prosperity Campaign (APC). The APC is a broad-based collaborative of social service organizations, governmental agencies, businesses, and financial institutions dedicated to promoting financial stability for working families in metropolitan Atlanta. Prior to joining the Food Bank, Mr. Elliott worked at United Way of Palm Beach County, Florida, as Director of the Palm Beach County Prosperity Campaign. He was integral to the development and start-up of the Palm Beach County program. The program was designed to help working families build assets, by connecting family economic and educational supports with community investment strategies. The program empowered working residents of Palm Beach County to move toward financial independence through education, economic development, and homeownership. In early 2007, the program received the national Best Practices Award from United Way of America, as being a model program for other United Ways around the country to replicate. Mr. Elliott has over 15 years experience working in the nonprofit community. He has been the Chief Financial Officer at a community development corporation, managed grant operations, as well as provided IT and Human Resources support. Mr. Elliott graduated from Auburn University in 1979, with a B.S. in Business and received his M.B.A. from the University of Alabama.

Julie Farwell

Julie Farwell has been the Statewide Earned Income Tax Credit (EITC) Coordinator working through Community Action of Nebraska since 2008. Graduating Summa Cum Laude, Ms. Farwell obtained A.A.S. degrees in both Legal Administration and Human Services. Ms. Farwell is an active member of the National Community Tax Coalition (NCTC) and involved with the Asset Building Working Group and the Advocacy Working Group associated with the NCTC. Advocating for rights of the low income population, Ms. Farwell serves on several committees throughout Nebraska to change policy and create better living conditions for the less fortunate. As the Coordinator of the Statewide Coalition, she has brought together many different Federal, State, and local agencies to strengthen financial education and asset building strategies throughout Nebraska. She has worked to increase the volunteer base for the Volunteer Income Tax Assistance (VITA) sites in rural Nebraska, coordinated efforts to create a statewide yearly survey used to gather data from VITA site clients, and facilitated trainings for VITA volunteers. She also has her hand in maintaining the Community Action of Nebraska EITC website and in facilitating a multitude of meetings and webinars statewide concerning financial education, EITC, and asset building. Ms. Farwell serves on the Nebraska Statewide Individual Development Account (IDA) group and the Community Action of Nebraska IDA committee, which are working together to build strong, lifelong assets for deserving individuals and families. In her spare time, Ms. Farwell also serves as a Court Appointed Special Advocate volunteer and loves working with children. Believing strongly in the purpose of the EITC and its ability to bring individuals and families out of poverty, she continues her efforts daily to spread the word about tax credits for the low-income population and its usefulness in asset-building for their future.

Kari Finley

Kari Finley, Financial Services Manager for Goodwill Industries of the Southern Rivers, is a champion for community asset building. As the Financial Services Manager, Ms. Finley directs the organization's asset development programs that educate and encourage individuals to build financial wealth. This year, under the direction of Ms. Finley, Goodwill's first Volunteer Income Tax Assistance (VITA) site in the Chattahoochee Valley, which continues to operate full-time and year round, was recognized as Georgia's highest producing site. Year to date it has filed 1,242 tax returns, generating approximately \$1.9 million back to the community. In addition to promoting the Earned Income and Child Tax Credits through VITA, the financial services program focuses on five core areas:(1) budget/money management,(2) banking and credit card basics, (3) understanding/repairing credit, (4) paying for college, and (5) buying a home. Ms. Finley first joined Goodwill Industries of the Southern Rivers in 2006 as the Media and Events Manager where she was responsible for all public relations, internal and external communications as well as project

management of the organization's two fundraising events. Prior to joining Goodwill, Ms. Finley spent 3 years working as the city government reporter for WTVM-TV in Columbus, Georgia. She began her broadcasting career working as the bureau reporter for WKAG-TV in Clarksville, Tennessee. Ms. Finley graduated with honors from Cornell University in 2002 with a B.S. degree in Communications with a concentration in Applied Economics and Management. While at Cornell, she was a 4-year varsity swimmer and an employee of the university's Office of Planning, Design, and Construction. In addition to her role as Goodwill's Financial Services Manager, Ms. Finley is a licensed Georgia real estate agent with Rose Anne Erickson Realty, LLC; member of the Columbus Board of Realtors; and a member of the Chattahoochee Valley VITA Coalition.

Teinique Gadson

Teinique Gadson is the Executive Director of the Neighborhood Improvement Association (NIA), Inc. in Savannah, Georgia. NIA is a private, nonprofit community development cooperation designed to promote positive change in distressed communities by improving physical, economic, and social conditions. NIA services include development of affordable housing of single family homes, first-time homebuyer's education, financial education, and asset development. Through its asset development outreach, NIA is the lead agency for the Chatham Savannah Asset Development Coalition (CSADC). CSADC is a community based collaborative of social service organizations, governmental agencies, business and financial institutions dedicated to promoting financial education and stability for working individuals and families in Savannah, Chatham County, and surrounding areas. Ms. Gadson has 8 years of experience in participation in the Volunteer Income Tax Assistance (VITA) program and recently became the chair of the coalition under her leadership role as Executive Director. She is responsible for promoting and establishing VITA sites within Chatham, Bryan and Effingham counties. She also provides technical support for upcoming VITA sites within the Southeast region. She holds a Bachelor of Arts degree in Business Administration from St. Leo University and has received certifications from Georgia Department of Community Affairs for Housing Counseling and Education Techniques and for CCH Taxation and Specialized Knowledge and Application. She is a member of the National Community Tax Coalition. She is actively involved in consumer financial education, asset development, and wealth building. She loves and supports the Internal Revenue Service VITA program, working hard in making sure taxpayers understand and take full advantage of the Earned Income Tax Credit.

Cicely Garrett

Cicely Garrett, Atlanta Prosperity Coordinator-Volunteer Income Tax Assistance program, has been a member of the Atlanta Community Food Bank family since 2008. She had 6 years

prior experience with the Community Tax Aid program in Washington, D.C. A lifelong volunteer, she is involved with the local community as Board Member for the Atlanta Non-profit Professionals, Friends of Washington Park Event Co-Chair, and a Georgetown Alumni Admissions Ambassador Interviewer. She holds a B.S.B.A. degree with a concentration in Finance and New & Small Business Management from Georgetown University and a Master of Public Policy degree with a concentration in Non-profit Management from The George Washington University in Washington, D.C.

Gena Gunn

Gena Gunn serves as Project Director and Director of Asset Building in States and Coalitions at the Center for Social Development (CSD) at Washington University's Brown School. Ms. Gunn has extensive project management, program development, and policy advocacy experience in the areas of asset-building, asset policy coalition development, and workforce development assistance for low- to moderate-income households and marginalized populations. She leads efforts to identify systemic barriers experienced by vulnerable populations and to advance effective solutions through coalition building, advocacy, and legislative change. Her work with CSD primarily involves policy research analysis and consultation with community-based asset-building programs, State and Federal policymakers, and advocate groups. Ms. Gunn's program development and policy advocacy work focus on asset building, coalition development, and community economic development assistance for low- and moderate-income households and marginalized populations. Her research focuses on identifying and advancing asset-building policy strategies for State and regional coalitions. Prior to joining CSD, Ms. Gunn developed, managed, and directed the first State Individual Development Account (IDA) Program in Missouri while working for East-West Gateway Coordinating Council and Council of Mayors organization in St. Louis, Missouri. She continues to counsel individual States regarding IDA policy and programs and other asset-building policies to nonprofit organizations and the Federal government. Ms. Gunn earned a bachelor's degree from the Southern Illinois University in Carbondale, Illinois, and a business management master's degree from Fontbonne University in St. Louis.

Donna Gunter

Donna E. Gunter began working with the Division of Family and Children Services in 1987 as an AFDC Caseworker, Sr. in Fulton County. This is the largest county in Georgia. She advanced in her career by becoming a Caseworker Principal, then a Supervisor for the Child Care Unit and then a Supervisor for one of the Employment Services units. She then left Fulton County to become a Training Project Leader in the State's training unit. In this position she was responsible for maintaining, developing, and training various curriculum for staff statewide in the Economic Support Section of DFCS. Four years later she left this

position to become the TANF Unit Manager. In this position she is responsible for policy interpretation and dissemination, program administration, statewide contracts, program evaluation and monitoring, consultation and support to field staff, budgeting, Federal Reporting and State reporting. Donna has a heart for strengthening families so that parents, children and other caretakers can achieve their greatest potential. She has a BA in Psychology from Duke University and a Master of Divinity from the Interdenominational Theological Center.

Monica Hammond

Monica Hammond serves United Way of Metropolitan Atlanta as the 211 Outreach Marketing Manager. She began working with United Way as a Client Referral Agent. Previous experience includes work in county government as a Senior Group Advisor for the Fulton County Department of Family and Children Services. Ms. Hammond recently graduated from Mercer University with a major in organizational leadership.

Laura Hayes

Laura Hayes is Senior Associate at The Hatcher Group, a public policy and communications firm that works exclusively with nonprofit organizations and foundations. Ms. Hayes focuses on raising the profile of programs that help low-income populations, such as SNAP/Food Stamps, the Women, Infants and Children program and the Earned Income Tax Credit (EITC), through innovative and effective outreach strategies at the State and national level. In her work around the EITC, she has created publications for advocates and policymakers to increase program participation and build political support, including “The Earned Income Tax Credit and The Volunteer Income Tax Assistance Program: How Elected Officials Can Get Involved in Outreach.” Ms. Hayes spearheaded the Food Stamp Challenge in 2007, which challenged Members of Congress to live on an average food stamp budget of approximately \$3 per day for 1 week. Many members took on the challenge and blogged daily about the difficulty of buying nutritional food on the restricted budget. The project gained significant national media attention. Prior to joining The Hatcher Group in 2004, Ms. Hayes served as Communications Director for the U.S. Senate Finance Committee, where she developed media strategies on a wide variety of public policy issues ranging from health care and welfare to tax policy and international trade. Prior to the Finance Committee, she served as Deputy Communications Director for Senator Max Baucus (D-MT) and as Legislative Assistant for former Congressman Bill Luther (D-MN). Ms. Hayes has also worked on a number of campaigns, including Montana Governor Brian Schweitzer’s 2000 U.S. Senate race. Ms. Hayes holds a bachelor’s degree in English and political science from the University of Colorado.

Karen Heisler

Karen Heisler is the Director of Asset Development at Rural Dynamics, Inc., which serves Montana, Wyoming, North Dakota, and South Dakota with programs and partnerships to “help youth, individuals and families achieve economic independence.” The organization also works with the Northern Plains Initiative (NPI), a partnership between rural northern plains tribes and communities, through which money is re-granted to community organizations to promote asset building initiatives. In addition, NPI is working with local community organizations in the four States to create and support asset building coalitions. Housed within the Asset Development Department is Tax Help Montana, a collaborative effort of community organizations that provide Volunteer Income Tax Assistance and promote the Earned Income Tax Credit throughout the State. The Family Economic Security Program is a holistic program that assists low-income individuals and families reduce barriers to homeownership and education. This program includes the use of behavioral economics and a peer-based support meeting called Prosperity Club. Rural Dynamics also offers credit counseling services, financial education, and housing counseling.

Steve Holt

Steve Holt and his Washington, DC-based firm HoltSolutions provide evaluation, research, management, and public policy consulting services to government, foundations, and non-profit organizations, including the Aspen Institute and the Annie E. Casey Foundation. A graduate of Harvard Law School, Holt has served as Block Grant Director for the City of Milwaukee, led the Milwaukee Jobs Initiative, and been a lobbyist at the state and federal levels on welfare, employment, and tax policy. Holt is the author of the Brookings Institution’s *The Earned Income Tax Credit at Age 30: What We Know*. His most recent publications address expansion and consolidation of refundable tax credits, cumulative marginal tax rates facing lower-income workers, Earned Income Tax Credit compliance issues, and EITC advance payment.

Joy Hunt

Joy Garlin Hunt currently serves as the Program Associate for Asset Building at Neighborhood Partnerships in Oregon where she manages the program evaluation and data collection efforts of the largest network of Individual Development Account providers in the country. In this capacity she helps organizations use evaluation data to set performance goals and to measure and describe their success. She also coordinates trainings, provides direct technical assistance, and monitors compliance with State law. Ms. Hunt holds a B.A. degree in English Language and Literature from the University of Virginia and a master's degree in Urban and Regional Planning from Portland State University. After graduating from the University of Virginia, Ms. Hunt served as a Teach for America teacher and youth worker in

Washington, D.C., for 4 years prior to moving to Oregon.

Tom Jacobson

Tom Jacobson joined Rural Dynamics, Inc. (RDI) as Executive Director in September 2003. His responsibilities include providing strategic direction for the development and administration of RDI's initiatives, programs, policy agendas, and public relations efforts. He has led this 41-year-old nonprofit agency into expanding its financial counseling programs to assist consumers as they move along an economic continuum from dependence to independence. Along with financial counseling RDI provides asset development programs including free tax preparation, housing counseling, access to public benefits, Individual Development Account programs, and financial education. RDI uses a systemic approach in its work and acts as a catalyst for regional partner development, advocacy, and policy development. RDI is instrumental in helping individuals and communities across the Northern Plains region recognize a vision for personal and collective economic growth through systemic change. Mr. Jacobson earned a bachelor's degree in Business Administration from the University of Great Falls and a Master's Degree in Public Administration from the University of Wyoming. Most recently, he served as Treasurer on the Board of Directors for the National Foundation for Credit Counseling and as Chair of the Board of Directors for the Montana Nonprofit Association. He was a charter board member of Montana Financial Education Coalition and a board member for NeighborWorks Montana and for the United way of Cascade County. Mr. Jacobson is also an adjunct faculty member in the graduate studies program at the University of Great Falls.

Otis Johnson

Mayor Otis Johnson was elected in November 2003 and re-elected in November 2007 to become Savannah, Georgia's 64th mayor. Mayor Johnson is the second African-American to hold this position. Mayor Johnson is nationally known in the field of community building and youth development. He served as the 2009 Chair of the National League of Cities Council on Youth, Education, and Families and is a member of the boards of the Mary Reynolds Babcock Foundation, the Coastal Regional Commission of Georgia, Georgia Municipal Association, and MDC. Mayor Johnson was Executive Director of the Youth Futures Authority, an Annie E. Casey Foundation initiative, from 1988–1998. In 1999, he began a 4-year term on the Savannah Chatham Board of Education. Mayor Johnson retired as Dean of the College of Liberal Arts and Social Sciences at Savannah State University in 2002. He earned a Master of Social Work degree from Clark Atlanta University in 1969 and a Ph.D. degree in Social Welfare from the Heller School at Brandeis University in 1980.

Richard Keith

Richard Keith manages the Office of Financial Empowerment, located in the City of San Antonio's Department of Community Initiatives. He oversees the City's Volunteer Income Tax Assistance free tax preparation program, the Fair Housing and Foreclosure Prevention Counseling programs, and the City's Asset Building programs including financial literacy education, the Bank On San Antonio initiative, and Individual Development Account matched savings accounts for college tuition, home ownership and vehicle purchase. Richard has more than 12 years of experience coordinating community development, affordable housing and social service programs in the United States and Mexico. He earned his B.A. degree in Liberal Arts from the Evergreen State College and a Master in Public Health degree from the Lyndon B. Johnson School of Public Affairs, University of Texas at Austin.

Penny King

Penny King currently serves as a Community Affairs Specialist at the Federal Deposit Insurance Corporation (FDIC), Division of Supervision and Consumer Protection (DSC), Atlanta Regional Office. She began her career at the FDIC in Dallas, Texas on February 25, 1991, in the Division of Liquidations, liquidating assets and assisting with failed banks. In 1997, she joined DSC's Community Affairs Program, to promote the Community Reinvestment Act, economic and community development, and to motivate partnerships between financial institutions and community-based organizations to revitalize communities. Ms. King ensures equal access to credit, works with lenders and the public to revitalize communities and serves as an intermediary to further fair lending objectives. Ms. King was relocated to Washington, D.C., where she served as the Special Assistant to the Chief of the Community Affairs Branch, that led to her involvement in a number of initiatives on Capitol Hill to stimulate and promote financial literacy. Ms. King earned a Bachelor of Arts and Sciences degree in Business Communications and Psychology and a Master of Arts and Sciences interdisciplinary degree in Business Communications and Counseling from Dallas Baptist University in Dallas, Texas.

Suzann Knight

Suzann Knight has provided financial management education for low- and moderate-income individuals and families for over 20 years. Initial involvement with the Earned Income Tax Credit (EITC) was providing outreach for the AARP free tax preparation sites to increase the number of eligible EITC recipients. By 2004 there were 2 Asset Building Coalitions sponsoring a Volunteer Income Tax Assistance (VITA) site and in the same year, Ms. Knight established (and currently chairs) the New Hampshire Statewide EITC Alliance with the Internal Revenue Service (IRS) Stakeholder Partnerships, Education, and Communication program (SPEC), AARP Tax Aide, VITA sites, asset building coalitions, and collaborating

agencies as members. The mission of the Alliance is to share best practices, training and research to increase the number of taxpayers claiming the EITC and to increase the financial security of low- and moderate-income individuals and families. Ms. Knight was instrumental in establishing an Alliance website, increasing the number of Asset Building Coalitions as well as encouraging AARP and VITA to work together and share volunteers. Within the Alliance, she pilots new approaches of reaching the EITC population and then provides the model for replication. Ms. Knight has a Master of Occupational Education degree, a Master of Science degree in family and Consumer Studies, and is a Certified Financial Planner. She has written numerous asset building/financial management curricula and publications and has trained educators to present the material.

Laura Lester

Laura Lester is the Advocacy and Education Director with the Atlanta Community Food Bank. After earning a J.D. degree from the University of California-Hastings and an M.P.H. degree from Emory University, Ms. Lester worked as an attorney with Atlanta Legal Aid Society on a public health initiative at The Carter Center and as Associate Vice-President for Programs at the CDC Foundation.

MarRonde Lotson

MarRonde Lumpkin-Lotson is the Director of the City of Savannah's Department of Economic Development where she heads up such initiatives as the city's Asset and Wealth Development Program, the city's Business Retention and Expansion Program, the Minority and Woman-Owned Business Enterprise Program and oversees the Savannah Entrepreneurial Center. Each of these programs offered by the department contributes to city's vision statement of "economically thriving for all its citizens." Ms. Lumpkin-Lotson began her career in municipal government in Thunderbolt, Georgia, where she held the post of Town Manager for 6 years. She had the distinction of being not only the first African American manager, but also the first woman manager and the youngest one. During her tenure in Thunderbolt, Ms. Lumpkin-Lotson lead the town in numerous successes in organizational improvements. She restructured Thunderbolt's finances and guided the town back to a fiscally healthy position, introduced technology in operations, improved the city's water and sewer system, and developed a robust capital improvement program that included the development and construction of the Thunderbolt's Public Works facility and Town Hall Complex—all while keeping the town's millage rate at historic lows. Ms. Lumpkin-Lotson earned her Bachelor of Business Administration degree in 1993 and a Master of Public Administration degree in 2000, both from Savannah State University. In 2006, Ms. Lumpkin-Lotson was named one of our Georgia's "Top 40 Under 40 Business and Governmental Professionals" by Georgia Trend magazine. She is also a graduate of Leadership Savannah's

2002 Class. She is active in her community and holds several professional, civic, and social positions in various organizations.

Kim Manuel

Kim Manuel is responsible for all customer and technical support, training, and premier accounts for Small Firm Services (SFS). She joined Universal Tax Systems (UTS) in 1992 and held a number of key positions before becoming Vice President of Premier Accounts in 2005. She also oversees the relationship with the Internal Revenue Service and the contract to supply tax software and training for 10,000+ volunteer tax assistance sites and walk-in offices. In her 19 years with UTS and later SFS, Ms. Manuel has been Director of National Relationships, Senior Project Manager, Customer Service Manager and also worked in the Accounting Department.

Mike Monahan

Mike Monahan is the Director of the Pro Bono Project of the State Bar of Georgia. In addition to providing pro bono support to programs and local bar associations, his work currently includes helping courts develop law information centers and implementing webcast, “live help,” and other technology to deliver legal information resources to low-income persons and to provide distance learning opportunities and support for volunteer lawyers and legal aid advocates in Georgia. Mr. Monahan is the staff liaison to the State Bar of Georgia Access to Justice Committee and the State Bar Military and Veterans Pro Bono Committee. He is a Fellow of the Lawyers Foundation of Georgia, a Supreme Court of Georgia Mentor for the State mandatory lawyer mentoring program and Advisor to the Supreme Court of Georgia Civil Justice Committee. In addition to his J.D. degree from the West Virginia University College of Law, he holds a B.A. in Spanish from Wheeling Jesuit University and an M.A. degree in Latin American Literature and Linguistics from West Virginia University.

Peter Ruark

Peter Ruark is a Planning/Research Associate for the Michigan League for Human Services, where he advocates for public policies benefiting low-income Michigan residents. He has written analyses and given presentations on such topics as workforce development, adult learning, public assistance, family self-sufficiency, wage mobility and the Earned Income Tax Credit. He currently facilitates the Michigan Statewide Earned Income Tax Credit Coalition and is on the Board of Directors of the National Association of Social Workers—Michigan Chapter, serving as Vice-President of Social Policy. He also is active in several national groups, including the Economic Analysis Research Network and the Working Poor Families Project. Before coming to the League in 2001, he directed an educational after-

school program for at-risk children in Grand Rapids, taught English at the university and primary school level in China, and worked in various capacities in the mental health field. Mr. Ruark has a Bachelor of Arts degree in philosophy from Calvin College and a Master in Social Work degree with a concentration in policy, planning and administration from Western Michigan University.

Nancy Russell

Ms. Russell is Chief Financial Officer for Landau Uniforms Incorporated (Landau), a leader in the medical and corporate apparel business. Prior to joining Landau Ms. Russell served as the Vice President of Finance for Bryce Corporation. Ms. Russell started her career with Ernst & Young providing audit and tax services to privately owned and emerging business. Ms. Russell holds a Bachelor of Science degree in Accounting from Purdue University and is a Certified Public Accountant. She is a member of the American Institute of Certified Public Accountants as well as the Tennessee Society of Certified Public Accountants.

Beverly Santicola

Beverly Santicola, President and CEO of U.S. Government Grants, is a national training consultant with expertise in grant writing, nonprofit leadership, project management, and community development. Since 2001 she has trained more than 2,500 nonprofit organizations throughout the United States, including city, county, State and Federal government agencies; schools, colleges and universities; hospitals and health care providers; churches, faith based organizations and other nonprofit organizations. Santicola remains active in the field of grant writing and works with a team of affiliates that have generated more than \$100 million in grants for their clients over the past 8 years. As Executive Director of a nonprofit organization between 1989 and 2001, Ms. Santicola led numerous projects that won State and national awards for excellence, including the AFL-CIO National Labor-Management Award, Work in America—Search for Excellence Award, Best Practices Award from U.S. Departments of Education and Labor, and the Governor’s Award for Team Excellence. Ms. Santicola is a Certified Federal Grants Administrator, as well as a Federal grants reviewer. She has over 25 years of experience in working with the U.S. Department of Education, Labor, and Health and Human Services, as well as experience with the National Centers for Disease Control and Office of Minority Health. Beverly serves as a volunteer Executive Director for the Center for Rural Outreach & Public Services. Most recently, she co-developed a model program for youth-led rural development called Growing Rural. Ms. Santicola is a member of the American Association of Grant Professionals and of the Greater Houston Grant Writers Network.

Kaye Schmitz

Kaye Schmitz began her career with the IBM Corporation. During her 15 years with IBM, Ms. Schmitz held several marketing positions, counting among her clients such giants as Blue Cross/Blue Shield, Vistakon, and Winn-Dixie Stores. While at IBM, Ms. Schmitz volunteered for United Way of Northeast Florida and was later hired as its Vice President of Marketing. She brought innovative techniques and creative processes to United Way. At the end of 5 years, she formed her own consulting company, KDS Communications, and was hired by United Way as the Executive Director of the RealSense Prosperity Campaign, a financial stability service provider for low-to-moderate income clients that includes free tax preparation, free financial education, and matched savings accounts. Since its inception in 2003, the Federal dollars in Earned Income Tax Credit brought back to Northeast Florida through the RealSense volunteers grew by more than 800%. In the fall of 2008, Ms. Schmitz, along with three other co-conveners, began the Florida Prosperity Partnership, a statewide version of coalitions like RealSense, and in March 2009 was hired as Executive Director. Since then, she has been on board, she has organized the infrastructure, grown the membership to more than 110 organizations, hosted two statewide meetings with national speakers, and formed a relationship with a Florida legislator to hold the first ever Florida Prosperity Caucus, at which an additional 20 legislators signed on. Ms. Schmitz is a nationally recognized speaker on prosperity practices, and was honored at the National Press Club in Washington, D.C., with a “Best Practice Award” by the National Disability Institute. She was appointed by Jacksonville Mayor John Peyton, to his “Mayor’s Commission on the Status of Women,” and was elected to the Steering Committee of the National Community Tax Coalition.

Lucy Smith

Lucy Smith has worked for the Department of Family and Children Services since 1985 in DeKalb and Gwinnett Counties in various positions, including caseworker, supervisor, administrator and Deputy Director. In 2007, she came to the State office to help oversee Georgia's initiative to improve its Food Stamp Accuracy Rate. In November 2008, Ms. Smith started in her current position as Unit Manager over Food and Nutrition programs administered by the State of Georgia which includes The Emergency Food Assistance Program, Commodity Supplemental Food Program, Nutrition Ed, SNAP Outreach, and Food Stamp policy.

Skye Thompson

Skye Thompson is currently the Benefits Outreach Coordinator for the Atlanta Prosperity Campaign, an initiative of the Atlanta Community Food Bank. Before coming to the Food

Bank, she completed her Master's degree in Social Work at Georgia State University in 2008. For her final project in graduate school, she worked with the Food Bank on the Benefits Outreach Program that she now manages. During her graduate studies, Ms. Thompson had several opportunities to work in different social service environments, leading her to her current work with public benefits.

Jeffrey Thompson

Jeffrey Thompson has coordinated a Volunteer Income Tax Assistance site for the past 4 years for Tyson Foods employees and has also assisted with recruiting and training employees to provide free tax assistance in multiple languages. Prior to this position, he served as a supervisor in production and material handling for Tyson Foods and was also a manufacturing supervisor at the Peterbilt Motor Company. Mr. Thompson served in the United States Army for 13 years. During his time in the Army he served as a Green Beret in the 5th Special Forces Group (Airborne) and served tours of duty in Germany, Saudi Arabia, Kuwait, Iraq, Jordan, and other areas throughout the Middle East. He also served in combat during Operation Desert Storm.

Leigh Tivol

Leigh Tivol is Director of Savings & Financial Security at CFED, the Corporation for Enterprise Development. She works to promote programs and public policies that help low-income children and adults save and build assets. She was a primary contributor to the 2009–2010 Assets & Opportunity Scorecard, and she presents the Scorecard frequently to advocates and policymakers around the country. Prior to joining CFED in 2006, Ms. Tivol was an advocate for community development and affordable housing policy in Indiana. She contributed to the development of statewide policy initiatives relating to Individual Development Accounts (IDAs), homeownership education and counseling, predatory lending, and Indiana's housing trust fund. From 1999 to 2002, Ms. Tivol directed one of the first IDA programs in the country. Ms. Tivol holds bachelor's degrees in Sociology and French from Brown University, and a Master of Public Administration degree from Indiana University's School of Public and Environmental Affairs.

Lisa Washington-Thomas

Lisa Washington-Thomas is the Technical Assistance Branch Chief of the Division of State and Territory Temporary Assistance for Needy Families (TANF) in the Office of Family Assistance (OFA), Administration for Children and Families. She possesses a breadth of experience in a wide array of social services programs, such as TANF, Aid to Families with Dependent Children, Job Opportunities and Basic Skills, and Emergency Assistance and Child Care programs. She is a project officer for a number of OFA Initiatives. Ms.

Washington-Thomas earned a B.A. degree from Georgetown University.

Stefanie Whorton

Stefanie Whorton currently works as an Assets for Independence Resource Coordinator. Among her assignments, Ms. Whorton is the liaison for the Child Care Bureau and the Office of Head Start for the Financial Stability for Families with Young Children Initiative focusing on early childhood. She also coordinates and promotes outreach surrounding refundable tax credits, Earned-Income Tax Credit, and free tax preparation. Ms. Whorton provides technical assistance to AFI grantees in New Jersey, Pennsylvania, West Virginia, Maryland, Washington, D.C., Delaware, and Virginia. Ms. Whorton received her bachelor's degree from Belmont Abbey College in North Carolina. During her year of service as a Jesuit Volunteer she worked at Philadelphia VIP as a paralegal recruiting and training pro bono attorneys and coordinated a Low Income Taxpayers Clinic and Volunteer Income Tax Assistance site for undocumented farm workers. Ms. Whorton received her Master of Public Policy degree from the Thomas Jefferson Program in Public Policy from The College of William and Mary. While pursuing her master's degree, she worked with the Office of Community Service on the Social Services Block Grant program.

Erika Wiggins

Erika Wiggins, a single mother of four children, is currently a senior at South University pursuing a degree in Health Care Management. As a full-time student, Ms. Wiggins embraces the work and her future aspiration, not only for her immediate family but also for others in her hometown. Since beginning the program in Healthcare Management in 2007, she has regularly been named to the Dean's List as she started her academic career with as much conviction and hard work as she has carried throughout her tumultuous life. Ms. Wiggins has taken advantage of all aspects of coalition services since 2008. Her taxes are prepared through the Volunteer Income Tax Assistance program, and she qualifies to receive Earned Income Tax Credit. She also benefits from the Alternative Rapid Anticipation Loan, has received second chance banking with financial education, and will be enrolling in the Individual Development Account for homeownership. "One thing I've learned at South, and I continue to learn, is you can't reshape your life by staying on the same level. In order to change circumstance, you have to change the behavior and that kind of positive change will take things to the next, and hopefully, higher level."

John Wilcox

John Wilcox is Deputy Director for Corporate Voices for Working Families. Mr. Wilcox manages Corporate Voices' family economic security work, which focuses on engaging the business sector on issues affecting lower-wage working families. Recent examples of this

work include original research on workplace flexibility for lower-wage workers; an annual Earned Income Tax Credit Employer Guide that encourages employers to act as intermediaries between their lower-wage workers and a range of State and Federal social support services; and a workplace lactation toolkit designed to help employers give their lower-wage employees positive choices about infant health and nutrition. He is also responsible for Corporate Voices' internal operations, including project management, financial oversight and reporting, staff development, IT, legal and fundraising. Mr. Wilcox has worked in the nonprofit sector for the majority of his career, most recently as General Counsel to the Center for Policy Alternatives, a nonpartisan, nonprofit 501(c)(3) focused on public policy and leadership in the fifty States. He holds a J.D. degree from Washington University in St. Louis and a B.A. degree from Dickinson College.

Jackie Wilks-Weathers

Jackie Wilks-Weathers is the Executive Director of the Center for Financial Independence & Innovation, Inc (CFII), a nonprofit organization dedicated to helping individuals with disabilities and their family members advance their financial independence and security. Ms. Wilks-Weathers' 15-year career has been dedicated to the nonprofit sector, where she has fought against child abuse and food insecurity, and now is working to help individuals with disabilities build assets. During her tenure, Ms. Wilks-Weathers secured significant public and private funding for CFII to sustain and grow its asset-building initiatives, including the Alternative Financing Program (Credit-Able), financial education, the Volunteer Income Tax Assistance program, an Individual Development Account program, and the Asset Alliance. In addition to her director-level responsibilities, she presents at local, State and national conferences on alternative financing strategies including loan loss reserve pool models, delinquency prevention and pre- and post-loan education. She also served as an Instructor at Georgia Perimeter College for the Nonprofit Certificate Program in the Continuing & Corporate Education Department. Ms. Wilks-Weathers holds a Master of Public Administration degree from New Mexico State University with a concentration in public policy, as well as bachelor degrees in Sociology and Religion from Wofford College in Spartanburg, SC.

Carlis Williams

Carlis Williams serves as the Southeast (Region IV) Regional Administrator for the U.S. Department of Health and Human Services, Administration for Children and Families (ACF) in Atlanta, Georgia. ACF provides comprehensive and supportive programs for vulnerable children and families, which include Temporary Assistance for Needy Families, Child Welfare, Child Care, Child Support Enforcement, and Head Start. The region consists of eight southeastern States: Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina,

South Carolina and Tennessee. As the Regional Administrator, she also provides executive leadership for emergency preparedness and response, and serves as the National Lead Regional Administrator for ACF Healthy Marriage Initiative and as Co-lead for the Office of Family Assistance. Ms. Williams is the recipient of the U.S. Department of Health and Human Services Secretary Award for Distinguished Service as well as the Clark Atlanta University Dean's Public Sector Award in recognition of her extraordinary achievements for the well-being of children and families in the southeast community.

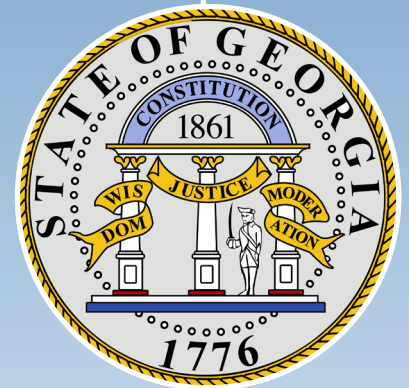
Tiki Windley

Tiki Windley is currently a program manager in the Earned Income Tax Credit Carolinas program at MDC, Inc., in Chapel Hill, North Carolina. Ms. Windley spent several years working in the nonprofit sector where she witnessed the importance of nonprofit organizations on low-income communities. She has also assisted the North Carolina Indian Economic Development Initiative in addressing the economic and social disparities that plague their native communities. Ms. Windley graduated from the Elizabeth City State University with a major in business administration and a minor in economics and finance. She is currently a candidate to graduate the Executive Master's of Public Administration Program at North Carolina Central University.

Appendix D: Session Guide

Georgia Earned-Income Tax Credit (EITC)/ Asset-Building Statewide Coalition Meeting

*Savannah, Georgia
June 28–30, 2010*



Session Guide



U.S. Department of Health and Human Services
Administration for Children and Families



Contents

Background: Setting the Stage.....	2
Goal Setting	3
Plenary Address – Otis Johnson, Mayor of Savannah	4
Overview of EITC Outreach	5
TANF Presentation.....	6
Assets and Opportunity Scorecard.....	7
VITA Site Development.....	8
Working Lunch: Grant Opportunities	9
Developing an EITC and Asset-Building Statewide Coalition.....	10
Monday Concurrent Session One: Incorporating Asset-Building Into Your Coalition and VITA Program.....	11
Monday Concurrent Session Two: Establishing an EITC Campaign in Your Community and Building Effective Partnerships	12
Reflection on Day 1	13
EITC and VITA – Providing Services to Individuals with Disabilities	14
TaxWise as a Resource for Developing Information, Using Data Resources, and Tracking the Statewide Impact of EITC Community Outreach Initiatives.....	15
Tuesday Concurrent Session One: Reaching Rural, Mobile, and/or Underserved Areas	16
Concurrent Session Two: How Elected Officials and Community Tax Assistance Sites Can Work Together To Support Working Families	17
Working Lunch: ARRA and VITA Funding.....	18
Creating New Ways To Recruit Volunteers and To Market VITA Sites	19
Question and Answer Session	20
Group Interactive Feedback	21
Developing Business Partnerships.....	22
Benefit Assistance Screening.....	23
Action Planning: Next Steps for Coalition.....	24

Commonly Used Acronyms

ARRA	American Recovery and Reinvestment Act of 2009
CTC	Child Tax Credit
EITC	Earned Income Tax Credit
SPEC	Stakeholder Partnerships, Education and Communication
TANF	Temporary Assistance for Needy Families
VITA	Volunteer Income Tax Assistance

Background: Setting the Stage

Earned Income Tax Credit and Asset Building Statewide Coalition

Last year several individual EITC/Asset-Building Coalitions from around Georgia came together to create a new statewide coalition—Georgians for Prosperity (G4P). During initial conversations G4P learned that each individual coalition was engaged in amazing work within their respective communities, and G4P is hopeful that together we can do even more to help the hard-working families of Georgia.

G4P plans to bring together representatives from community-based organizations, foundations, local businesses, faith-based organizations, and Community Action Agencies, as well as representatives from the Internal Revenue Service, the U.S. Department of Health and Human Services, United States Department of Agriculture, and Georgia Department of Human Services for the first annual EITC/Asset-Building Statewide Coalition Meeting this summer. The meeting is being held on June 28–30, 2010 at the Hyatt Regency in Savannah, Georgia, located at Two West Bay Street. The goals are to:

- Share information about EITC and other asset-building programs;
- Foster peer-to-peer learning, highlight promising practices on EITC outreach and free tax preparation from around the country;
- Provide helpful tools for launching an EITC/Asset-Building campaign;
- Develop a statewide marketing campaign to promote such services; and
- Facilitate the development of local and regional action plans for immediate implementation.

To expand TANF participant and community awareness and participation in federal tax credit programs such as the EITC, G4P requested Technical Assistance from the Welfare Peer Technical Assistance Network, funded by the U.S. Department of Health and Human Services. The Welfare Peer Technical Assistance Network has helped design the June 2010 meeting to bolster Georgia's efforts at establishing community partnerships, enhancing outreach, and, ultimately, improving access to the EITC and free tax filing assistance for low-income residents.

Earned Income Tax Credit 101

The EITC has been instrumental in closing the poverty gap for many of the nation's working poor. Enacted by Congress in 1975, the Federal EITC is a refundable tax credit that increases the income of low-and moderate-income working families by providing tax reductions and cash supplements. As a federally-funded antipoverty initiative, the primary purpose of the EITC is to help employed low-wage earners maintain their financial self-sufficiency by offsetting taxes, supplementing wages, and making work more attractive than welfare. Despite the success of the program, the IRS estimates that as many as 20–25% of tax filers eligible for the credit fail to claim it.

Widely praised for its success in supporting work and reducing poverty, the EITC has grown to be one of the most successful and universally acclaimed provisions of U.S. domestic policy. In fact, several expansions in the late 1980s and early 1990s turned the EITC into the largest Federal aid program targeted to the working poor. The EITC provides some \$37 billion worth of assistance to almost 21 million low-income working families and is credited for lifting five million people out of poverty, including 2.7 million children of low-income workers living above the Federal poverty line. Research also indicates that the EITC has had a powerful effect in increasing the proportion of single parents who are working. These and other outcomes indicate that the EITC is one of the country's most powerful income supplements and effective work incentives for families with children. Numerous States and communities across the nation have undertaken initiatives to expand awareness of and claims for the EITC.

Goal Setting

Preparing for the Meeting

Learning Objective: To determine main goals and strategies you want to take away from this meeting.

Activity: As you review the agenda and hear opening remarks from regional and local representatives, think about the objectives of the meeting:

- Share information about the EITC and other asset-building programs;
- Foster peer-to-peer learning, highlight promising practices on EITC outreach and free tax preparation from around the country;
- Provide helpful tools for launching an EITC/Asset-Building campaign;
- Develop a statewide marketing campaign to promote such services; and
- Facilitate the development of local and regional action plans for immediate implementation.

In the space provided, reflect on how these objectives align with your own goals and objectives for the meeting. Use the space below to write down your own goals.

Goal

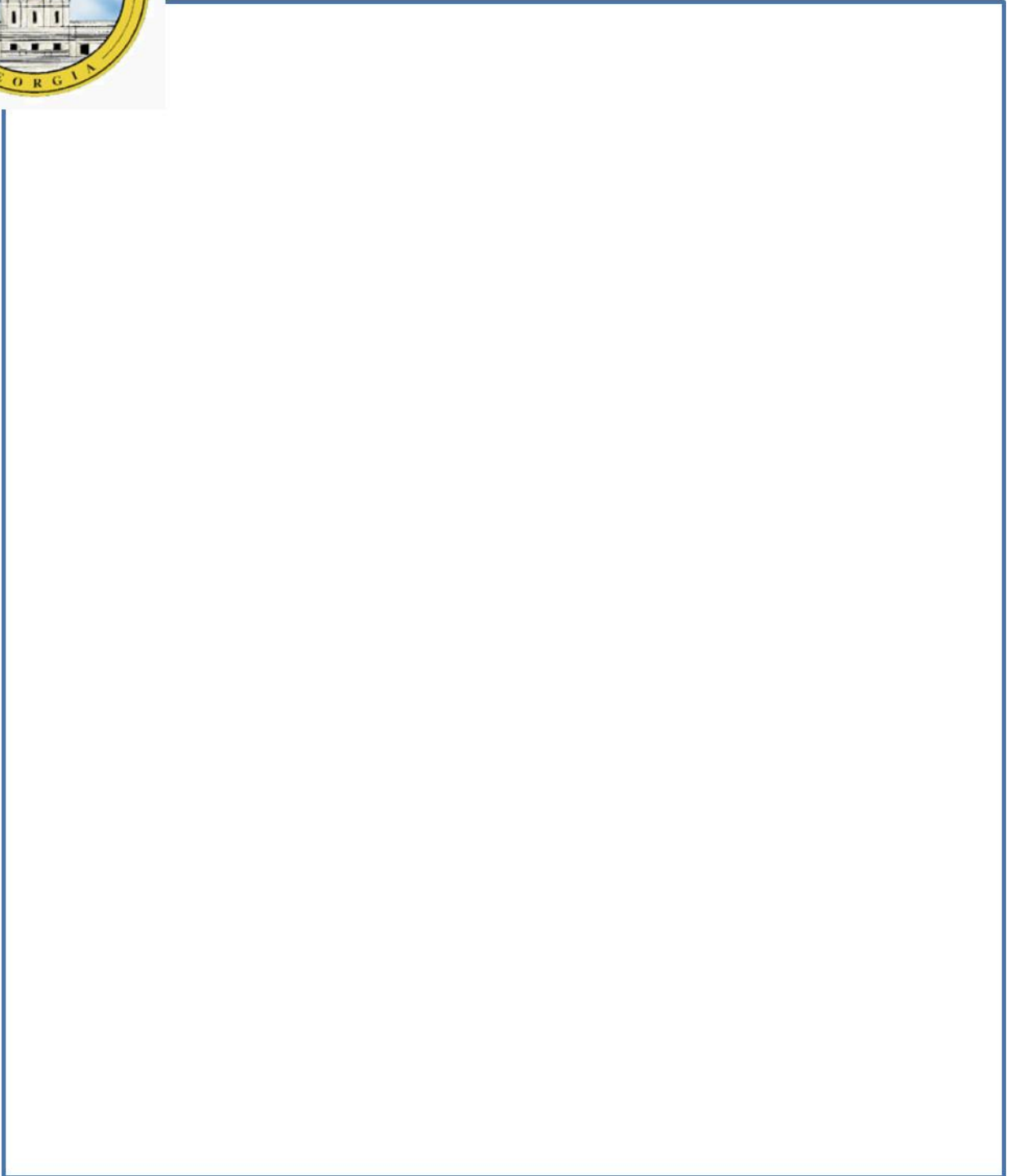
Goal

Goal

Goal

Plenary Address – Otis Johnson, Mayor of Savannah
How To Get Your City Involved in Your Local VITA Campaign

Monday, 9:20 a.m. – 9:40 a.m.



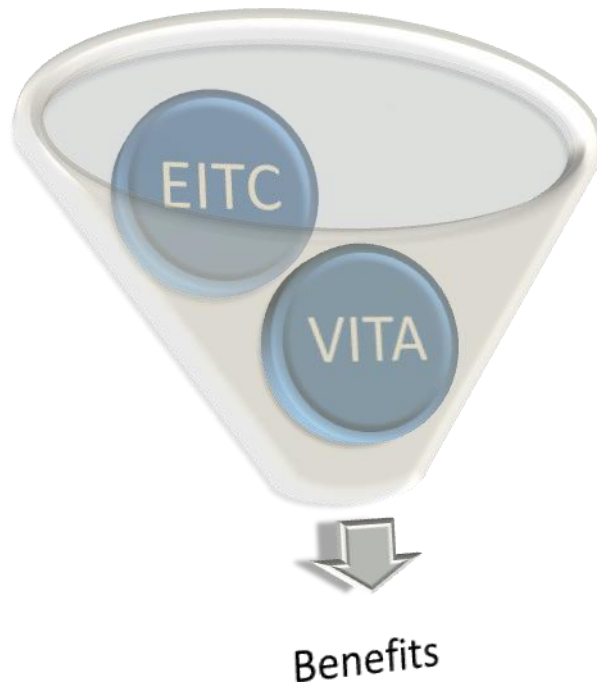
Overview of EITC Outreach

Monday, 9:40 a.m. – 10:00 a.m.

Learning Objective: To learn what the EITC is, what VITA sites are, and what the benefits of the EITC are for individuals and communities.

Participants will learn about the EITC and CTC as foundations for family self-sufficiency. Information will be provided about what EITC/asset-building coalitions are and what already exists in Georgia. The session also will include information on VITA sites and a presentation by a representative from SPEC.

Activity: As you hear speaker *Yolanda Davis-Weaver* discuss the EITC, the CTC, and the value of VITA programs, identify what benefits these programs have or could have on participants in your own program.



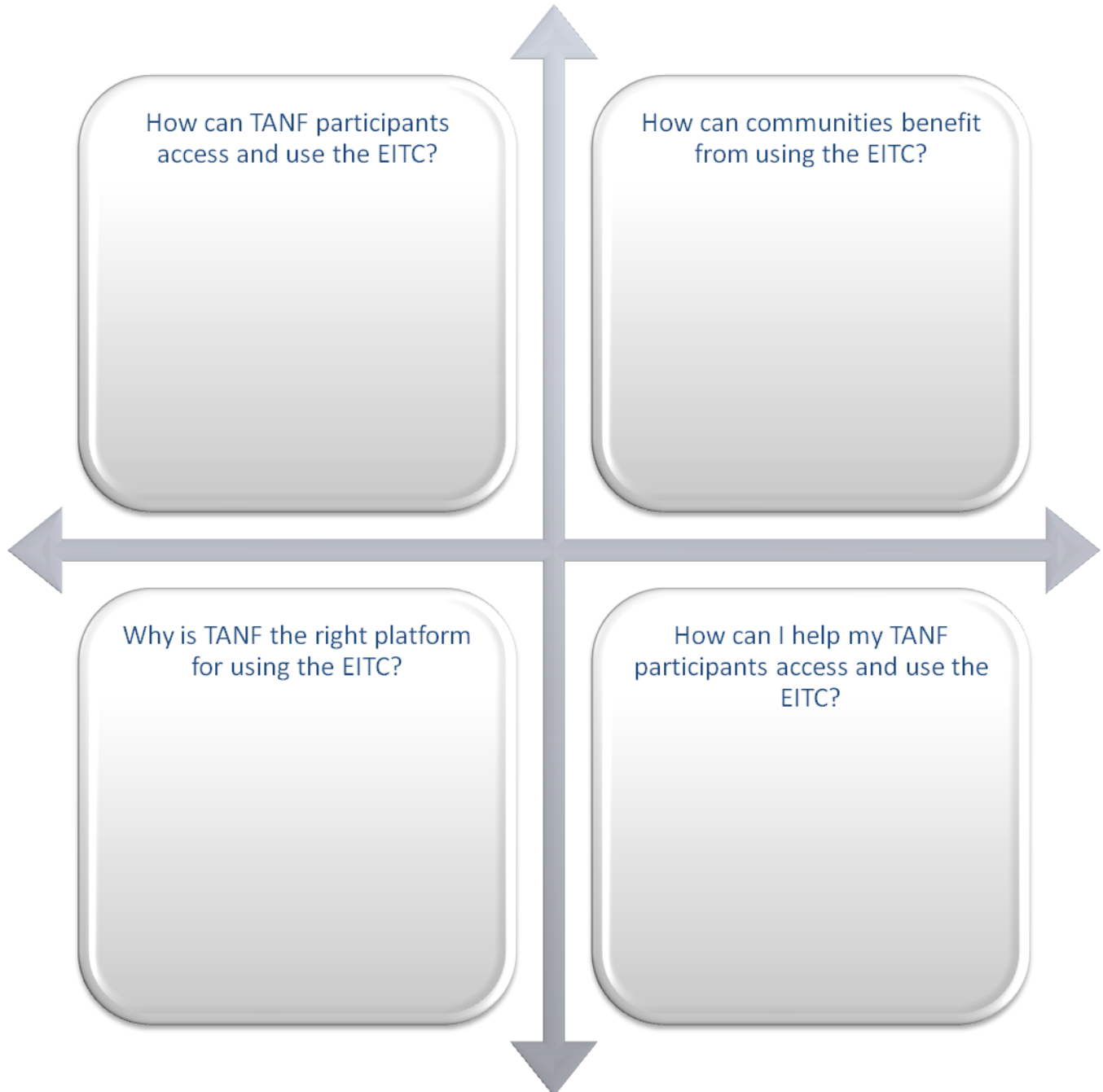
TANF Presentation

Monday, 10:00 a.m. – 10:45 a.m.

Learning Objective: To learn how TANF participants can access and use the EITC; how communities can benefit from promoting the EITC to TANF participants; and why TANF is the right platform for using the EITC.

Speakers *Teinique Gadson*, *Donna Gunter*, and *Erika Wiggins* will discuss the EITC from a TANF perspective. The presentation will highlight an individual success story facilitated by the use of the EITC.

Activity: Use the space below to record notes from the speakers that answer each of the questions identified.



Assets and Opportunity Scorecard

Monday, 11:00 a.m. – 11:45 a.m.

Learning Objective: To gain an understanding of Georgia's Assets and Opportunity Scorecard and think about what your organization can do to improve Georgia's performance.

Leigh Tivol from the Corporation for Enterprise Development (CFED) will present Georgia's Assets and Opportunity Scorecard, which assesses performance in six key areas: (1) financial security, (2) business development, (3) home ownership, (4) health care, (5) education, and (6) tax policy and accountability.

Activity: In the space provided, write down ideas how your organization can improve Georgia's performance in each of the categories outlined in the Assets and Opportunity Scorecard.

Financial Security	→	_____ _____ _____
Business Development	→	_____ _____ _____
Home Ownership	→	_____ _____ _____
Health Care	→	_____ _____ _____
Education	→	_____ _____ _____
Tax Policy and Accountability	→	_____ _____ _____

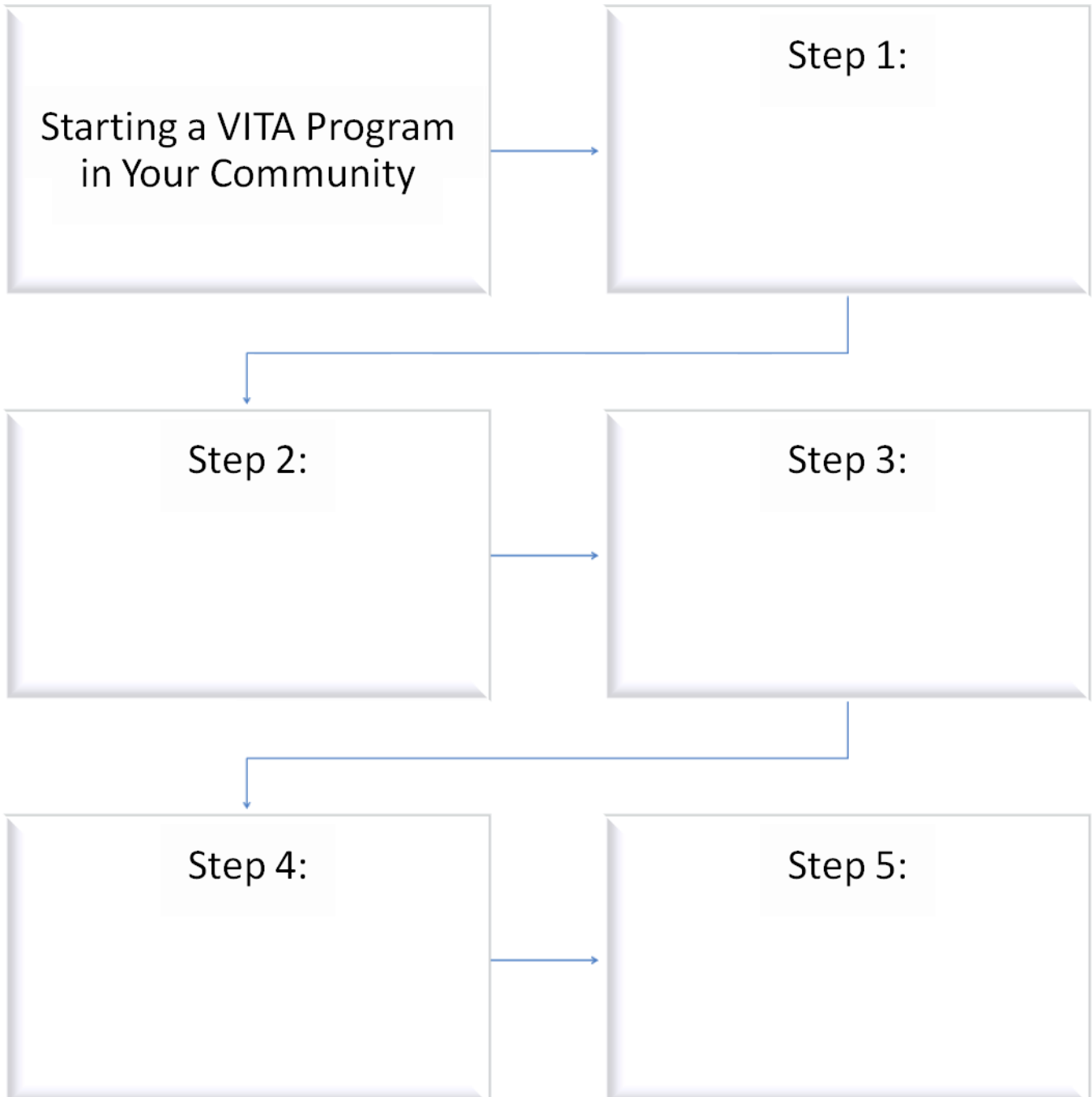
VITA Site Development

Monday, 11:45 a.m. – 12:15 p.m.

Learning Objective: To learn how to start a successful VITA program in your community.

Speaker *Kenneth Brown* will provide an overview on how to start a VITA program in your community, focusing on site location, computer resources, support from local organizations, training, publicity, technical assistance, and recruiting volunteers.

Activity: Use the table below to record the necessary steps to starting a VITA program within your own community.



Working Lunch: Grant Opportunities

Monday, 12:15 p.m. – 1:15 p.m.

Learning Objective: To learn how to apply for Federal, State, and/or foundation grants to create or enhance your community tax assistance initiatives, how to “wow” the funder to win, and, if applicable, how to look for matching funds.

At this working lunch session, speakers *Beverly Santicola* and *MarRonde Lotson* will provide an opportunity to learn more about current community resources and how organizations can apply for Federal, State, and foundation grants to support community tax assistance initiatives.

Activity: In the space provided record some current community resources and the various ways to apply for and win grants.



Developing an EITC and Asset-Building Statewide Coalition

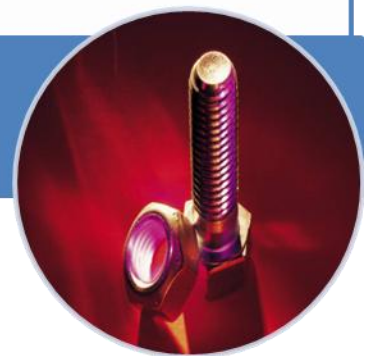
Monday, 1:15 p.m. – 2:15 p.m.

Learning Objective: To gain an understanding of how to create a Statewide EITC coalition that pulls together local coalitions and local resources.

Speakers *Julie Farwell*, *Gena Gunn*, and *Peter Ruark* will discuss their experiences with and perspectives on, developing a Statewide EITC and/or asset-building coalition, including challenges, successes, and lessons learned.

Activity: Use the space provided to take notes on building a Statewide EITC coalition.

Nuts and bolts of developing an EITC and Asset-Building Statewide Coalition



Monday Concurrent Session One: Incorporating Asset-Building Into Your Coalition and VITA Program




2:30 p.m. – 4:30 p.m.

Learning Objective: To learn ways to incorporate asset-building into your programs.

This session will address the following issues:

- An overview of the Federal Deposit Insurance Corporation (FDIC) Money Smart Program and a focus on strategies for helping families develop an understanding and vision for the future and for empowering individuals and families to take financial control of their lives through financial literacy by speaker *Penny King*;
- Engagement with financial institutions by speakers *Daniel Dodd* and *Cassandra Brown*; and
- Individual Development Accounts (IDAs) by speakers *Stefanie Whorton*, *Joy Hunt*, and *Lauren McGowan*.

Activity: Use the space provided to record ideas on how you can include financial literacy, financial institutions, and IDAs into your programs to promote asset-building.

 <p>Federal Deposit Insurance Corporation</p>	 <p>Financial Institutions</p>	 <p>Individual Development Accounts</p>
--	---	--

Monday Concurrent Session Two: Establishing an EITC Campaign in Your Community and Building Effective Partnerships

Monday, 2:30 p.m. – 4:30 p.m.

Learning Objective: To learn key ideas and steps for creating an EITC campaign through overviews of current EITC coalitions and interactive discussion with speakers. Speakers *Kaye Schmitz*, *Richard Keith*, *Tiki Windley*, and *Suzann Knight* will provide overviews of their programs and address questions including, “What can I do to build new partnerships or enhance existing partnerships?”

Activity: The first step to building and enhancing partnerships is identifying who to target and how to engage them. Use the space below to record ideas for relationships to build and how to engage them.

<p>Building Partnerships</p> <ul style="list-style-type: none">• Who will you target?	→	<p>Building Partnerships</p> <ul style="list-style-type: none">• How will you engage them?
<p>Enhancing Relationships</p> <ul style="list-style-type: none">• Who will you target?	→	<p>Enhancing Relationships</p> <ul style="list-style-type: none">• How will you engage them?

EITC and VITA – Providing Services to Individuals with Disabilities

Tuesday, 9:15 a.m. – 9:30 a.m.

Learning Objective: To gain knowledge on how to promote the EITC to individuals with disabilities.

Speaker *Jackie Wilks-Weathers* will provide an overview of the services offered by the Center for Financial Independence and Innovation, Inc., and the technical assistance that it can provide to coalitions, including disability sensitivity training and people-first language; tax credits and benefits for individuals with disabilities; and if funding is available (possibly through grant partnerships), accommodations for those with visual or print impairments (e.g., Braille, large print, CDs) and efforts to reach out to the deaf community (e.g., partnerships for interpreters).

Activity: Use the space provided to record tips and strategies for promoting EITC to individuals with disabilities.



TaxWise as a Resource for Developing Information, Using Data Resources, and Tracking the Statewide Impact of EITC Community Outreach Initiatives

Tuesday, 9:30 a.m. – 10:00 a.m.

Learning Objective: To learn how to use the TaxWise software.

Speakers *Kim Manual* and *Jo-Anne Butler* will provide an overview of the TaxWise software and will provide insights on the efficient and effective use of the program. The TaxWise software database can also be an additional management tool for agencies serving VITA clients. Information from TaxWise can assist organizations in gathering statistical data for the development of reports, which may help demonstrate the affirmative impact that free income tax services can provide a community. This session will also include an overview of computer-training modules.

Activity: Use the space provided to jot down tips on using the TaxWise software.



Tuesday Concurrent Session One: Reaching Rural, Mobile, and/or Underserved Areas

Tuesday, 10:15 a.m. – 11:45 a.m.

Learning Objective: To determine how to promote the EITC in rural/underserved areas through innovative outreach methods.

Providing tax assistance to rural communities can be a challenge. Speakers at this workshop will share information on strategies for developing and managing a multi-community tax filing assistance program. Speakers include *Tom Jacobson*, *Karen Heisler*, *Mike Monahan*, and *Jean Cooper*.

Activity: Uses the boxes below to record strategies for developing and managing a multi-community tax filing assistance program and reaching rural and mobile communities.

Strategy #1

Strategy #2

Strategy #3

Strategy #4

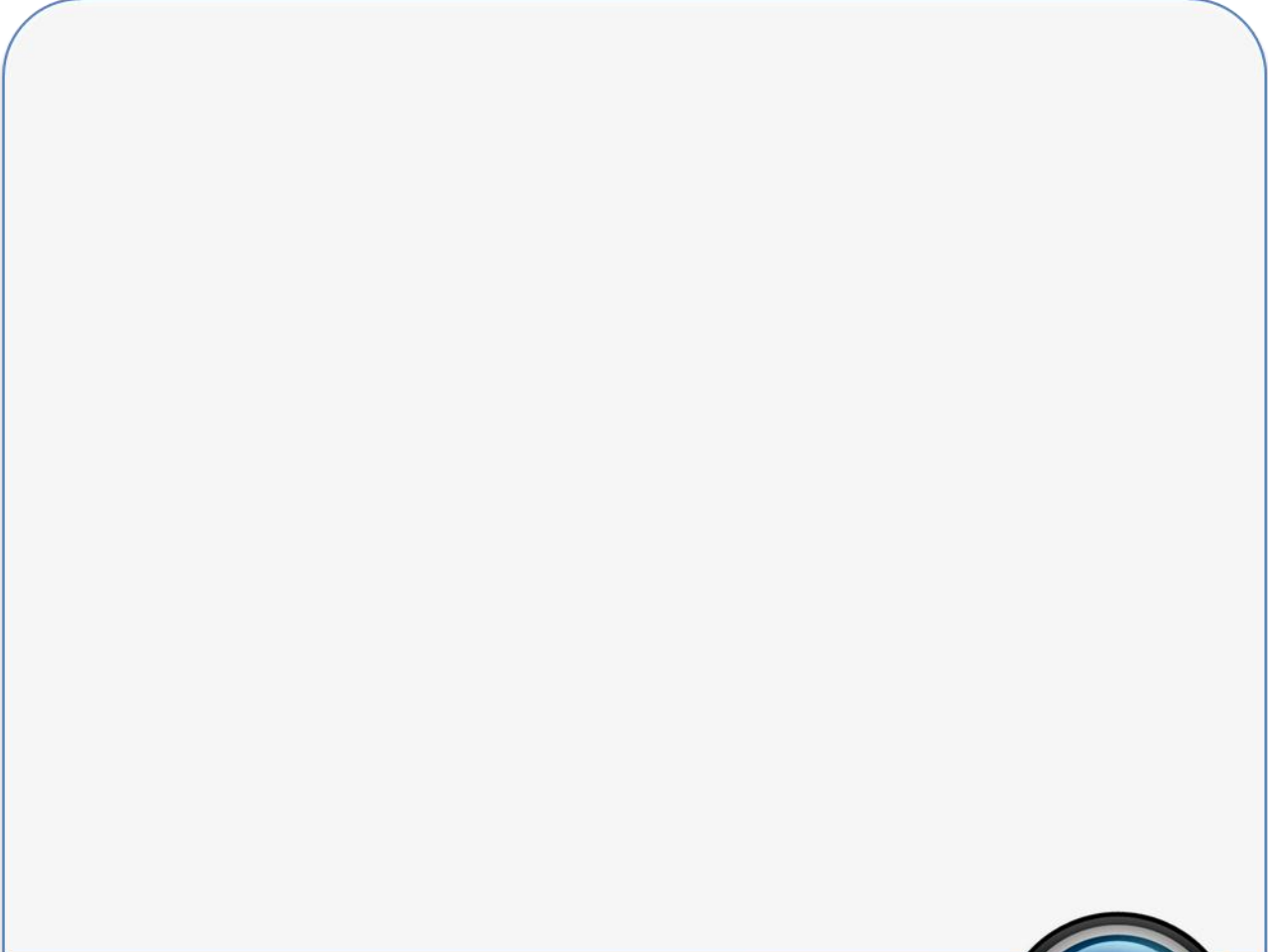
Concurrent Session Two: How Elected Officials and Community Tax Assistance Sites Can Work Together To Support Working Families

Tuesday, 10:15 a.m. – 11:45 p.m.


Learning Objective: To provide information on how to explore partnerships between VITA sites and elected officials at the Federal and State level, and to provide an overview of various toolkits and resources available to VITA sites.

Speakers *Jackie Lynn Coleman*, *Laura Hayes*, and *Steve Holt* will share their expertise during this session.

Activity: Use the space provided to take notes on how you can work with elected officials to support working families.



Partnering with Elected Officials



Working Lunch: ARRA and VITA Funding

Tuesday, 11:45 a.m. – 12:45 p.m.

Learning Objective: To learn more about ARRA funding opportunities and how to apply for VITA grant funding.

During this working lunch session, *Donna Gunter* and *Sharon Alley* will provide an opportunity to learn more about the availability of ARRA funds through the Georgia Department of Human Services (e.g., Supplemental Nutrition Assistance Program, TANF program) and the ways that organizations interested in operating a coalition can apply for VITA grant funding.

Activity: During this session you will learn how your program can access funding through ARRA and VITA. Use the space provided to jot down ideas to take back to your program.

How can my program access ARRA funding?

How do I apply for VITA funding?

Creating New Ways To Recruit Volunteers and To Market VITA Sites

Tuesday, 12:45 p.m. – 2:15 p.m.

Learning Objective: To explore lessons learned and new avenues for volunteer recruitment and to promote innovative strategies for marketing VITA sites.

Speakers *Cicely Garrett, Richard Cramer, Michael Devault, and Kari Finley* will provide an opportunity for participants to learn about innovative strategies, resources, and lessons learned around marketing, outreach, and the recruitment of volunteers.

Activity: Use the space provided to record strategies that can help your program with marketing and volunteer recruitment. Be thinking of new ideas to take back to your community with regard to marketing and volunteer strategies or tools, and any other partners or resources you may need to target to help execute those ideas.

Marketing Strategies

- 1.
- 2.
- 3.

Partners to Target

- 1.
- 2.
- 3.

Resources Needed

- 1.
- 2.
- 3.

Volunteer Recruitment Strategies

- 1.
- 2.
- 3.

Partners to Target

- 1.
- 2.
- 3.

Resources to Target

- 1.
- 2.
- 3.

Question-and-Answer Session

Tuesday, 2:15 p.m. – 3:00 p.m.

Learning Objective: To provide an opportunity for participants to ask questions.

During this session, speakers *Kenneth Brown*, *Carter Elliott*, and *Tammie Collins* will respond to questions raised by participants.

Activity: Use the space provided to take notes on the questions asked and answers provided.

Question 1

Question 2

Question 3

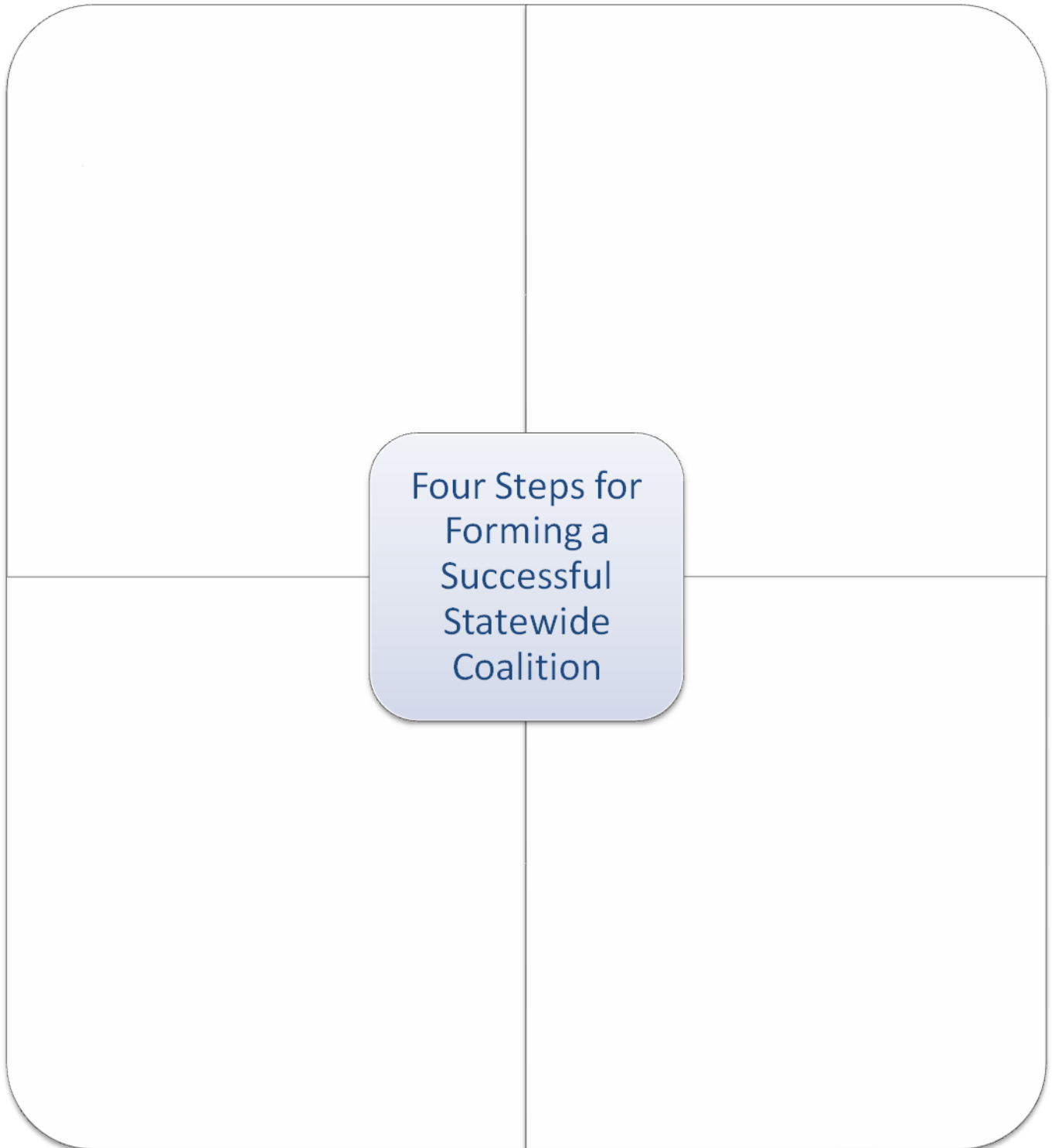
Question 4

Group Interactive Feedback Session

Tuesday, 3:15 p.m. – 4:15 p.m.

Learning Objective: To provide Georgia participants and speakers with a chance to provide initial feedback on forming their statewide coalition and to identify additional goals they may have.

Activity: Discuss what you have learned about forming a Statewide coalition and the steps that need to be taken to form a successful statewide coalition.



Developing Business Partnerships

Wednesday, 8:30 a.m. – 9:30 a.m.

Learning Objective: To allow participants to learn how to develop collaborative partnerships regarding the EITC and CTC, how to work in partnership with the business community, and strategies for building relationships with employers and business leaders.

This session will focus on new opportunities for developing collaborative partnerships in the EITC and CTC, working in partnership with the business community, and on strategies for building relationships with employers and business leaders. The EITC/CTC is an important tool for employers, employees, and communities to help promote financial independence and self-sufficiency. Speakers *John Wilcox*, *Jeffrey Thompson*, and *Nancy Russell* and will highlight the important role that employers and business leaders can have in facilitating information dissemination and educational outreach regarding work support programs for low-income earners.

Activity: Use the space provided to highlight strategies your program could use to develop relationships within your own community. Begin to think about steps you need to take to make these relationships useful and meaningful for both you and the business itself.

Strategy 1:

Strategy 2:

Strategy 3:

Strategy 4:

Benefit Assistance Screening

Wednesday, 9:30 a.m. – 10:30 a.m.

Learning Objective: To provide information on the Georgia COMPASS system and provide innovative strategies for nonprofit organizations to use United Way 2-1-1.

Participants will learn from speakers *Lucy Smith*, *Skye Thompson*, and *Monica Hammond*, about the Georgia COMPASS (Common Point of Access to Social Services) system and the ways that it can be used to assist clients in applying for benefits, along with United Way 2-1-1 and the ways that nonprofit organizations can use this resource to assist clients in understanding what benefits they may be able to receive and how to apply for assistance.

Activity: Use the space provided to take notes on each benefits assistance screening including tips and strategies for using each system.



Georgia COMPASS



United Way 2-1-1

Action Planning: Next Steps for Coalition

Building Blocks for Creating a Statewide Coalition

Wednesday, 10:45 a.m. – 1:00 p.m.

Learning Objective: To identify next steps and create a plan for building a Statewide EITC coalition. This is the part of the day where participants can share what they are interested in, what they have learned, and what they feel would be useful to them. Everyone plays a role as a statewide coalition moves forward. Be thinking of ways you can participate, and ways that the coalition can help improve the lives of your clients.

Activity One: At your tables, take 30 minutes to answer the following questions and be prepared to report out to the group.

What would make this coalition useful to you, what will be helpful to your clients, and where would you like it to go?

What would you like to change or add to the committees already created?

How often would you like to meet, and how would you like to meet?

Activity Two: You are divided by zones so that you are sitting with people from your region, and the group is led by a coalition leader from an area close to you as well as an IRS representative. For the next 45 minutes (throughout lunch), work with your groups on the following and be prepared to report out to the group:

Who is at your table and from what organizations? How is everyone involved, or how does everyone want to be involved in this work?

1

Who's not in the room that you would like to invite to be part of this emerging Statewide coalition?

2

Who at the table has a coalition in his or her area? How would you like to see groups in your community work together?

3

Additional Notes

Appendix E: Atlanta Territory Zones and IRS Tax Consultants

**ATLANTA TERRITORY
ZONES & ASSIGNED IRS TAX CONSULTANTS**

ATLANTA METRO ZONE 1	AUGUSTA ZONE 2	MACON/AARP ZONE 3	COLUMBUS ZONE 4	SAVANNAH / PUERTO RICO ZONE 5
YOLANDA DAVIS yolanda.davis@irs.gov 770-598-1905	REMONIA BROWN remonia.brown@irs.gov 404-338-8389	LUCY ATKINS lucy.atkins@irs.gov 404-338-8562	JO-ANNE BUTLER joanne.butler@irs.gov 404-338-7889	KEN BROWN kenneth.brown@irs.gov 912-651-1422
KIMBERLY LOVETT kimberly.r.lovett@irs.gov 404-338-8485	MARIAN LEE marian.lee@irs.gov 404-338-8577	ARIANA SANDERS ariana.m.sanders@irs.gov 404-338-8180	YVONNE DAVIS yvonne.a.davis@irs.gov 404-338-8433	LATISA STEELE latisa.steele@irs.gov 912-651-1163
BARTOW	BANKS	BALDWIN	BAKER	APPLING
CARROLL	BARROW	BERRIEN	CALHOUN	ATKINSON
CHEROKEE	BURKE	BEN HILL	CHATTAHOOCHEE	BACON
CLAYTON	CATOOSA	BIBB	CLAY	BRANTLEY
COBB	CHATTOOGA	BLECKLEY	COLQUITT	BRYAN
DE KALB	CLARKE	BUTTS	COWETA	BULLOCH
DOUGLAS	COLUMBIA	BROOKS	DECATUR	CAMDEN
FAYETTE	DADE	COOK	DOUGHERTY	CANDLER
FLOYD	DAWSON	CRAWFORD	EARLY	CHARLTON
FULTON	ELBERT	CRISP	GRADY	CHATHAM
GWINNETT	FANNIN	DODGE	HARRIS	CLINCH
HARALSON	FORSYTH	DOOLY	HEARD	COFFEE
HENRY	FRANKLIN	ECHOLS	LEE	EFFINGHAM
NEWTON	GILMER	HOUSTON	MARION	EMANUEL
PAULDING	GLASCOCK	IRWIN	MERIWETHER	EVANS
POLK	GORDON	JASPER	MILLER	GLYNN
ROCKDALE	GREENE	JONES	MITCHELL	JEFF DAVIS
SPALDING	HABERSHAM	LAMAR	MUSCOGEE	JENKINS
WALTON	HALL	LANIER	RANDOLPH	JOHNSON
	HANCOCK	LAURENS	SCHLEY	LIBERTY
	HART	LOWNDES	SEMINOLE	LONG
	JACKSON	MACON	STEWART	MCINTOSH
	JEFFERSON	MONROE	SUMTER	MONTGOMERY
	LINCOLN	PEACH	TALBOT	PIERCE
	LUMPKIN	PIKE	TAYLOR	SCREVEN
	MADISON	PULASKI	TERRELL	TATNALL
	MCDUFFIE	QUITMAN	THOMAS	TELFAIR
	MORGAN	TIFT	TROUP	TOOMBS
	MURRAY	TURNER	WEBSTER	TREUTLEN
	OCONEE	TWIGGS	WORTH	WARE
	OGLETHORPE	UPSON		WAYNE
	PICKENS	WILCOX		WHEELER
	PUTNAM	WILKINSON		
	RABUN			
	RICHMOND			PUERTO RICO
	STEPHENS			
	TALIAFERRO			YANIRA MORALES
	TOWNS			yanira.morales@irs.gov
	UNION			787-622-8818
	WALKER			74 Municipalities
	WARREN			
	WASHINGTON			
	WHITE			
	WHITFIELD			
	WILKES			
TOTAL GEORGIA COUNTIES =		159	Mikki Betker, Territory Manager 404-338-8893 mikki.k.betker@irs.gov	

Appendix F: Evaluation Summary



Georgia Earned-Income Tax Credit (EITC)/Asset-Building Statewide Coalition Meeting



**Savannah, Georgia
June 28–30, 2010**

Summary of Evaluations

Nineteen completed evaluations were received from the attendees. The vast majority of the attendees rated the content, presenters, moderators, hotel accommodations, peer technical assistance support staff, and the overall meeting as “good” or “excellent.”

Evaluation Question 1: Which of the presentations, discussions, and topics covered in the meeting were the most interesting and relevant to your work? Why?

The evaluations indicate that developing partnerships, outreach, recruiting volunteers, and implementing VITA were well-received. Individual presentations called out in the evaluations included the Center for Financial Independence, the Money Smart Program, the Goodwill Southern Rivers program, and the FDIC’s Moneymatters tool. The evaluations also indicate that the attendees found most of the presentations and tools very useful to their work.

Evaluation Question 2: What actions will you and your organization take in the next year to improve EITC utilization and asset-building?

The evaluations indicate a strong interest in developing VITA programs in high schools and making a concerted outreach campaign to the populations they serve. The attendees indicated that they are anxious to use the tools and information presented at the meeting, and many of them are planning on actively promoting VITA.

Evaluation Question 3: Is there anything we could have done to improve this meeting’s content or format?

The responses indicate that on the whole the meeting was very well received. Attendees appreciated the meeting notebook in both hard copy and electronic formats. Those responding mentioned that the presenters should have been allotted more time, and that the hardcopy

meeting guide should have provided more space for note-taking. One respondent indicated that each day of the meeting should have had a theme, allowing content to be streamlined. Repetition of information in the presentation was also mentioned.

Evaluation Question 4: Is there anything else you would like to share?

The surveys indicate a high level of satisfaction with the conference and the presenters. Meeting logistics were praised, as were the presenters and the meeting content.

Appendix G: Interest Card Summary



Georgia Earned-Income Tax Credit (EITC)/Asset-Building Statewide Coalition Meeting



Savannah, Georgia
June 28–30, 2010

Interest Card Summary

A total of 52 interest cards were returned, indicating the committee(s) in which the meeting attendees wished to participate. Participants had the option of electing to participate in the Steering Committee, Marketing and Outreach Committee, Asset-Building Committee, VITA Committee, and/or self-selected “other” committees.

It is important to note that several respondents elected more than one committee in which they would like to participate. Thirteen participants indicated their interest in participating in the Steering Committee, 18 participants were interested in the Marketing and Outreach Committee, 29 in the Asset-Building Committee, and 18 in the VITA Committee. Of those who indicated their interest in “other” committees, 6 individuals were interested in a policy committee and 2 were interested in a volunteer recruitment committee.

Additional committees mentioned by participants include a special groups/initiatives committee, a financial education committee, a business development committee, and a technology or communications committee. Three respondents were unsure as to how they would best serve the coalition, but indicated that they wish to help in whatever capacity they can.