



Welfare Peer TA Network Webinar

Innovative EITC Marketing and Outreach Strategies

Wednesday, January 27, 2010 ❖ 2:00 pm – 3:30 pm Eastern Time

Presenters:

- ◆ Lindsay McBride, Janet C. Hawkins, and Nicole McKinney, Family Economic Security Project Multnomah County, Oregon◆
- ◆ Jackie Wilks-Weathers, The Center for Financial Independence & Innovation, Inc.◆
- ◆ Beckie Harrell, Stakeholder, Partnerships, Education and Communication, Internal Revenue Service◆




Family Economic Security Project

Winter 2010

Multnomah County
2008 Family Economic Security Project

Employee Worksheet on Tax Benefits

This worksheet is designed to take you through a series of questions and answers, so you can determine your potential eligibility for federal and state tax refunds, credits and deductions.



What's My Household Status?

- Single (without children)
- Single - Head of Household (with children)
- Married (with or without children)



Comisión sobre Niños, Familias y Comunidad
del Condado de Multnomah
Proyecto de Seguridad Económica para la Familia 2008

Oportunidades de Planeación Financiera Para Personas de Todo Tipo de Ingresos



**Commission on Children, Families & Community
Multnomah County, Oregon**



Family Economic Security

Presenters:

Janet Hawkins

Lindsey McBride

Nicole McKinney

Multnomah County

Commission on Children, Families & Community



Family Economic Security Project Chair's Priority



CCFC
Project Management



IRS

- ✓ Presentations to Organizations
- ✓ Technical Assistance to Businesses
- ✓ Consultation on Materials



CASH Oregon

- ✓ Free Workplace Tax Assistance
- ✓ Free Tax Assistance at Comm. Site
- ✓ Contacts with Businesses
- ✓ Presentations to Organizations

"The Earned Income Tax Credit has emerged as America's largest and most effective anti-poverty program."

Anne E. Casey Foundation

What's the Earned Income Credit (EIC)?

The federal Earned Income Credit is a refundable tax credit for low- and moderate-income working individuals and families. The credit reduces the amount of federal tax owed and can result in a refund.

Income Qualifications for EIC in 2009

- Married with No Children – Up to \$18,440
- Married with Qualifying Children – Up to \$48,279
- Single with Qualifying Children – Up to 43,279

Note: See www.irs.gov for specific tables

Tax Year 2009 Maximum Credit

- \$457 with Qualifying No Children
- \$3,043 with One Qualifying Child
- \$5,028 with Two Qualifying Children
- \$5,657 with Three Qualifying Children

EITC provides a significant source of additional income for working families

Note: See www.irs.gov for specific tables



Family Economic Security *Business Perspective*

Multnomah County
Family Economic Security Project

Help Your Employees
Cash in on Advance EITC
and Tax Benefits



*"The Advance Earned Income
Tax Credit helps me take care
of my family."*

- *"It was great to have experts with computers and answers so easily available. People who have a lot to juggle in life really benefit when important tasks like this are made easier for them."*

*Chris Bekemeier, Asst. Director
Our United Villages/Rebuilding Center*



Family Economic Security

Consumer Perspective



Multnomah County
Commission on Children, Families & Community
2008 Family Economic Security Project

Financial Planning Opportunities
For People of All Incomes



- ❑ *"The Advance EITC helps me take care of my family."*
- ❑ *"I know that \$50 or \$60 a month isn't a lot for some people, but it makes a big difference for my family."*
- ❑ *"Managing my money gives me a sense of pride."*

Focus Group Participants



Family Economic Security Project Benefits

Business

- ✓ AEITC increases employee income without costs
- ✓ Free tax preparation for employees
- ✓ Financial education resources for employees
- ✓ Supports a stable workforce

Employees

- ✓ Increase in paychecks
- ✓ Free tax help saves \$150- \$350
- ✓ Avoid "Refund Anticipation Loans"
- ✓ Financial education resources



Project Design & Implementation

July – December 2007

- Best Practice Research
- Consultation with Business Owners, HR Professionals, Partner Agencies & Workforce Providers
- Consumer Focus Groups
- Developed Outreach & Informational Materials
- Conducted Presentations to Unions & Community Groups
- Contract for Free Tax Assistance Provider Agency

TELL A FRIEND!

The IRS may owe you money!

You may get a refund even if you owe no taxes. Find out by having your taxes prepared for free by trained volunteers.

When you come in be sure to bring:

- ✓ Social Security or Individual Taxpayer Identification Number for every person on the return.
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- ✓ Child and dependent care information.
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FREE Tax Preparation!

You can find free tax preparation sites near you:

Phone: (503) 243-7765 (CASH Oregon)
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or 2-1-1

Online: www.cashoregon.org or
www.aarp.org/taxaide



CASH Oregon in partnership with AARP Tax-Aide and Multnomah County



Project Implementation

July 2008 – June 2009

¡CUENTELE A UN AMIGO!

¡El IRS podría deberle el dinero!

Descubralo teniendo sus declaraciones preparadas gratuitamente por voluntarios capacitados.

Cuando venga, asegúrese de traer:

- ✓ Número de Seguro Social o número de Identificación de Contribuyente Individual para cada persona en la declaración.
- ✓ Forma W-2 de cada empleador.
- ✓ Otras formas y recibos, como Formas 1099s de su banco.
- ✓ Información del cuidado de niños y dependientes.
- ✓ Copias de su declaración del año pasado si las tiene.

¡Preparación GRATUITA de Declaraciones de Impuestos!

Usted puede encontrar sitios de Asistencia Voluntaria al Contribuyente del Impuesto sobre el Ingreso cerca de usted:

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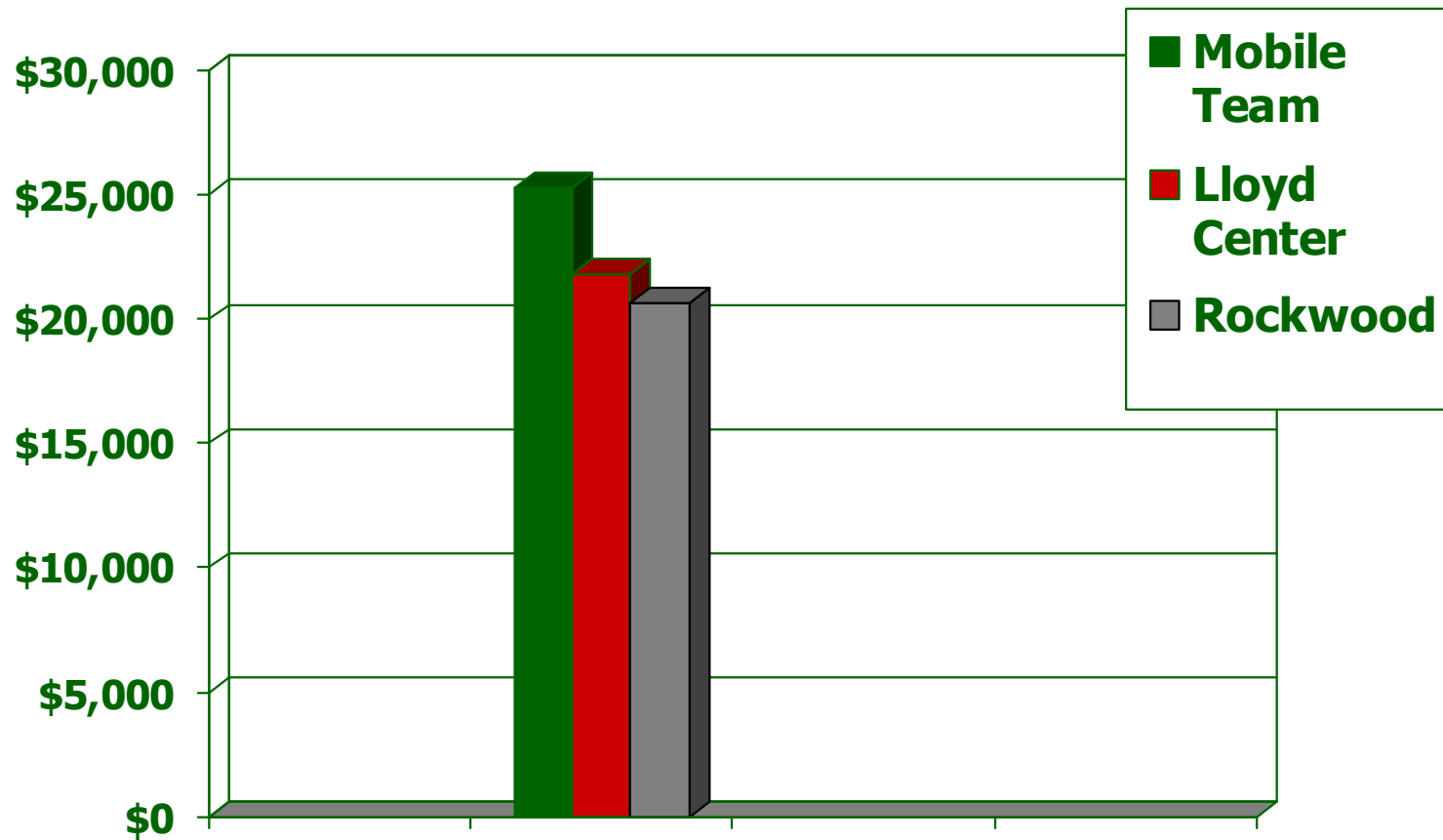
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CASH Oregon en sociedad con AARP Tax-Aide y Multnomah County

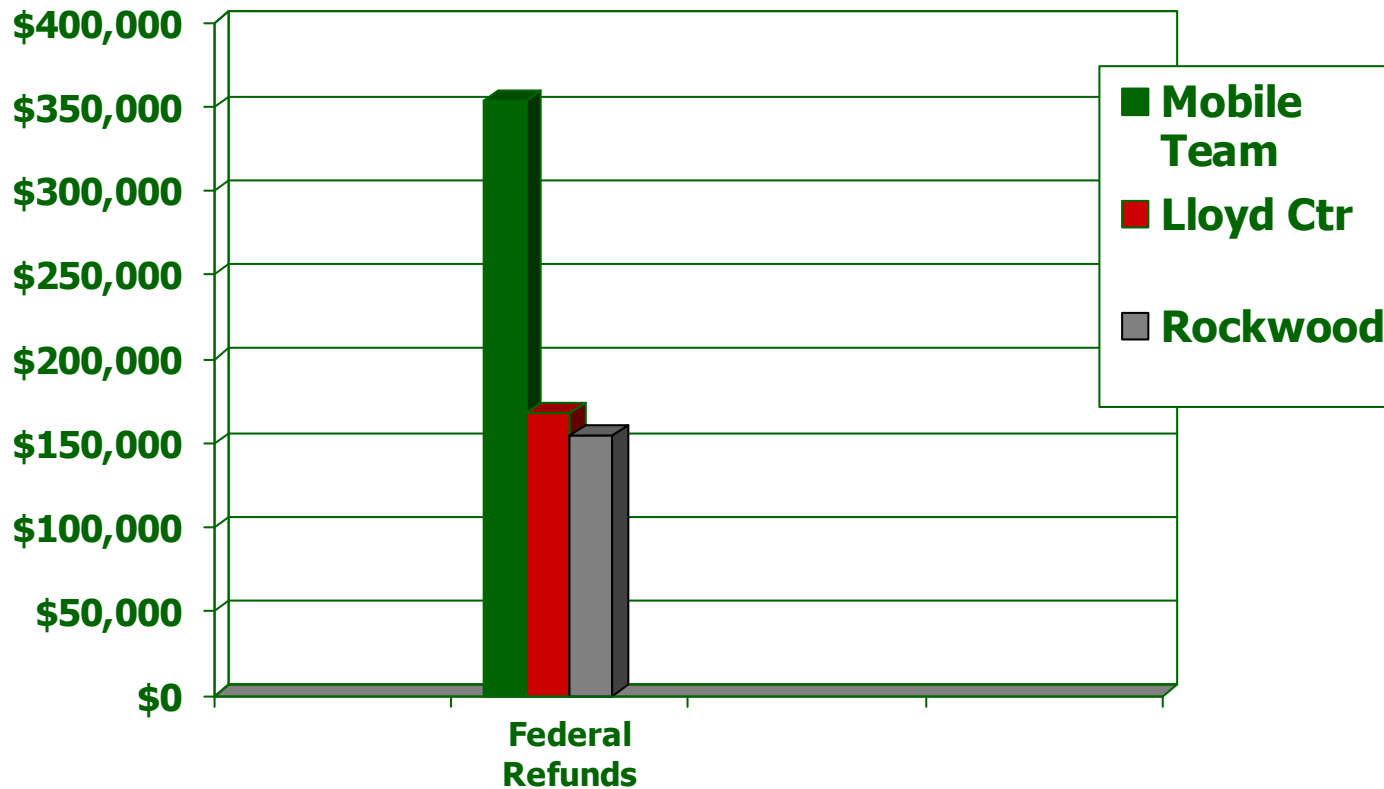
- ❑ **562 Consumers** - Free tax preparation services
- ❑ **50 Employers** - technical assistance to start AEITC Campaign
Employers include: Businesses & Non-profits
- ❑ **25 workplace and on-site free tax preparation sessions** for employees and consumers

FY 2009 FES Project
Reaching Our Target Population – 562 Consumers
Average Adjusted Gross Income of Participants
(FPIG is \$18,310 for 3-Person Family)



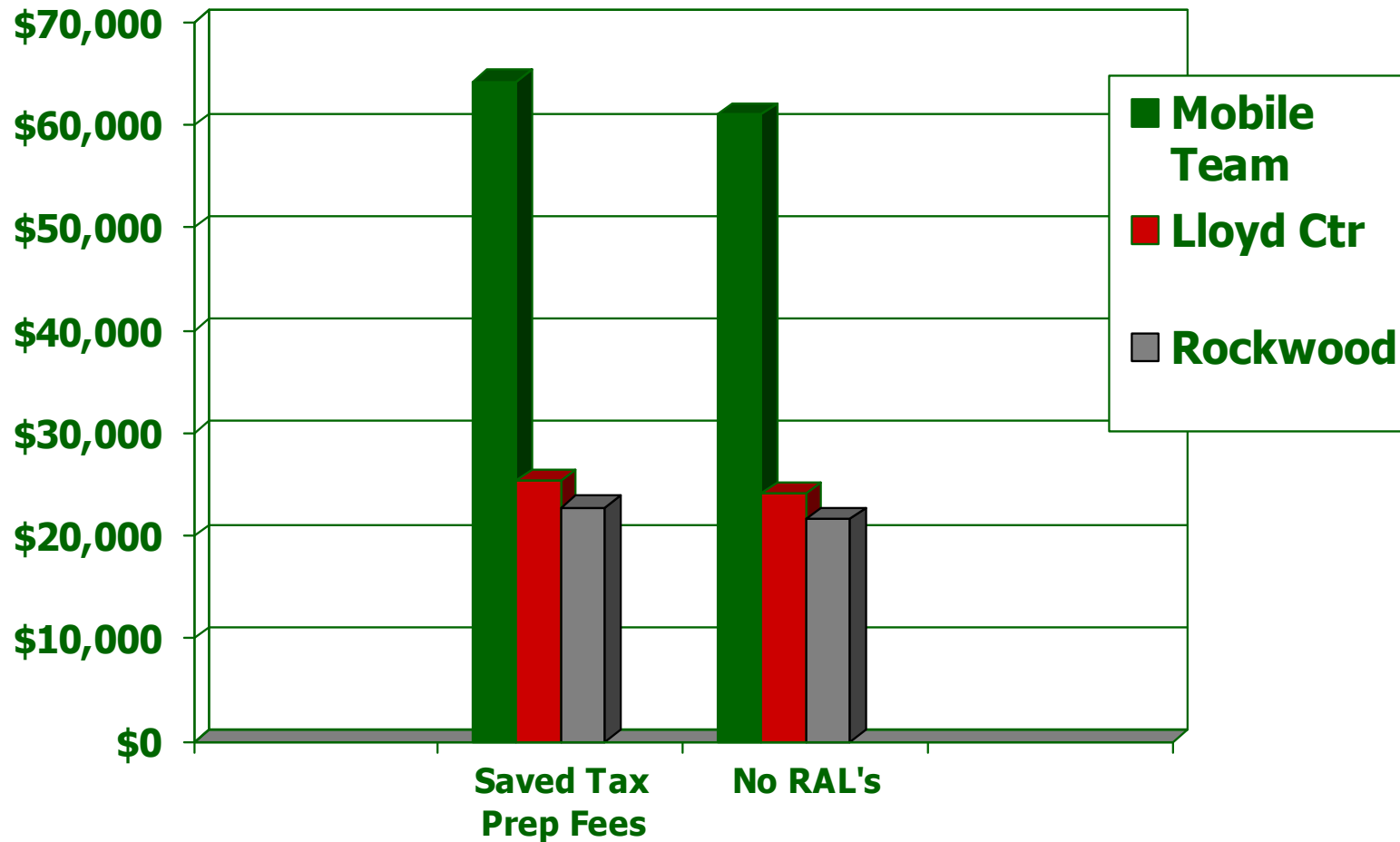
FY 2009 FES Project

Federal Refund Total - \$676,358
(Average Refund = \$1,260/Household)



FY 2009 FES Project

Saved Tax Preparation Fees @ \$200/Consumer - \$112,400
No Refund Anticipation (RAL) Loans @ \$190/Consumer \$106,780

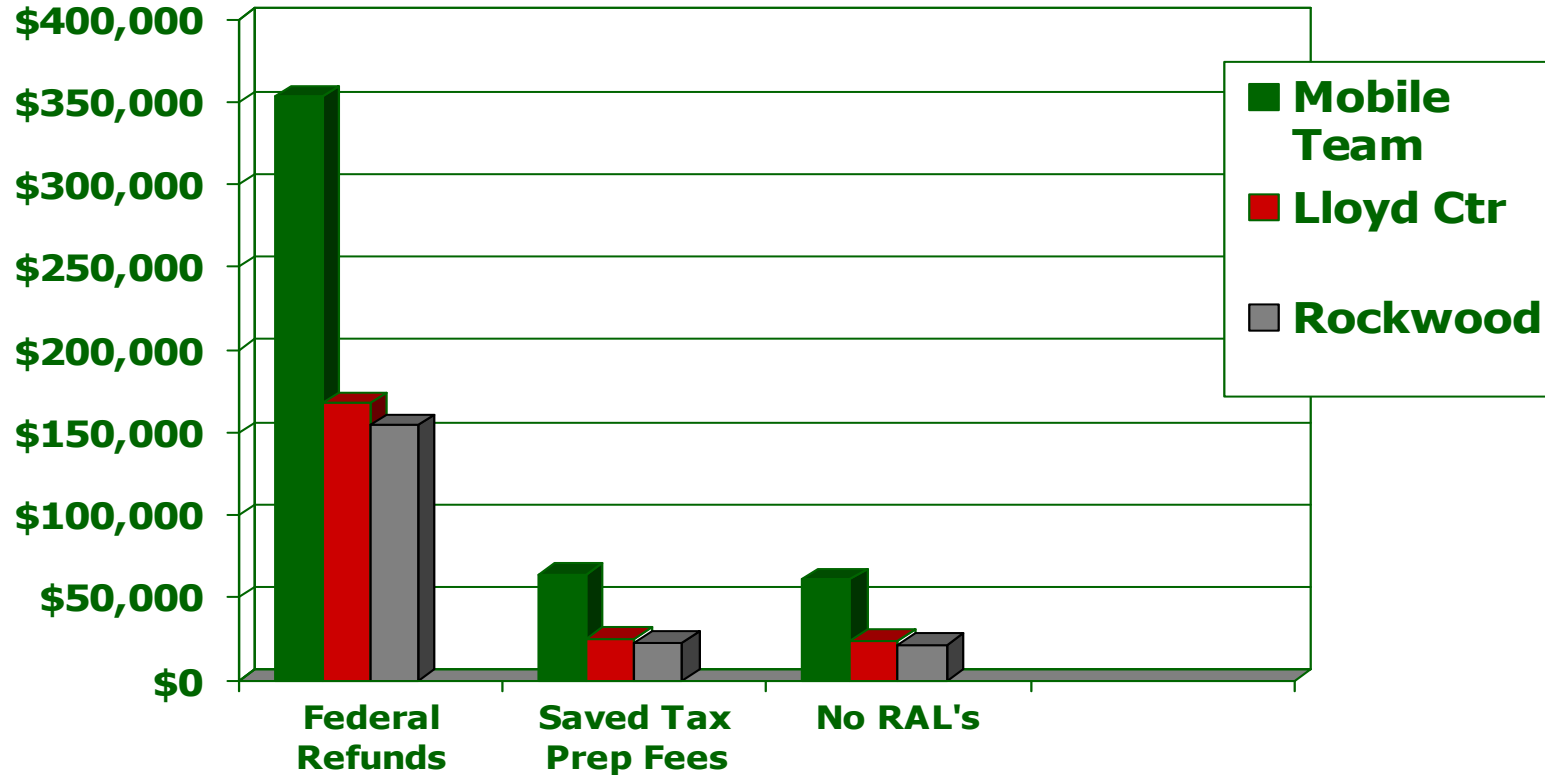


FY 2009 FES Project

Economic Impact – \$895,457

**Federal Refunds, Saved Tax Preparation Fees &
No Refund Anticipation (RAL) Loans**

1 to 12 Match of \$72,000 County Budget Investment





Project Implementation

August - September 2009



Multnomah County
2008 Family Economic Security Project

Cash in Advance
Earned Income Tax Credits



*"The Advance EITC
helps me take care
of my family."*

Evaluation Surveys with
business owners and Human
Resources staff:

- ✓ On-site tax preparation experience
- ✓ Number of employees enrolled in Advance EITC
- ✓ Ideas for workplace financial education sessions
- ✓ Recommendations



Project Implementation

July 2008 - June 2009



Multnomah County
2008 Family Economic Security Project

Cash in Advance
Earned Income Tax Credits



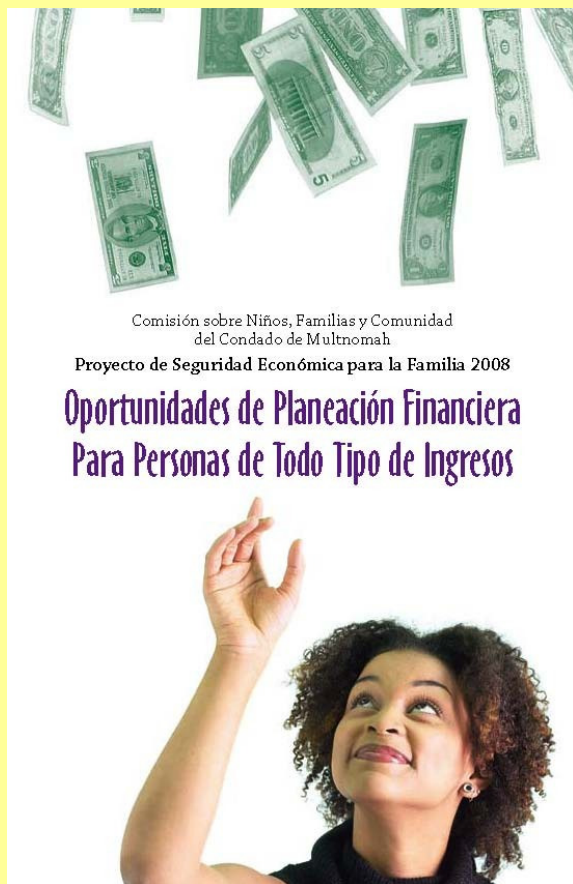
*"The Advance EITC
helps me take care
of my family."*

**Conducted outreach to
2,700 consumers at a
variety of sites:**

- ✓ Summer Food Programs
- ✓ Farmer's Markets
- ✓ Neighborhood Fairs
- ✓ Schools
- ✓ Human Services Offices



Family Economic Security *Consumer Perspective*



"I need information on money management that is realistic for someone who is working, but not earning a lot. Someone like me.

Focus Group Participant

Family Economic Security
Financial Education Program
Outline

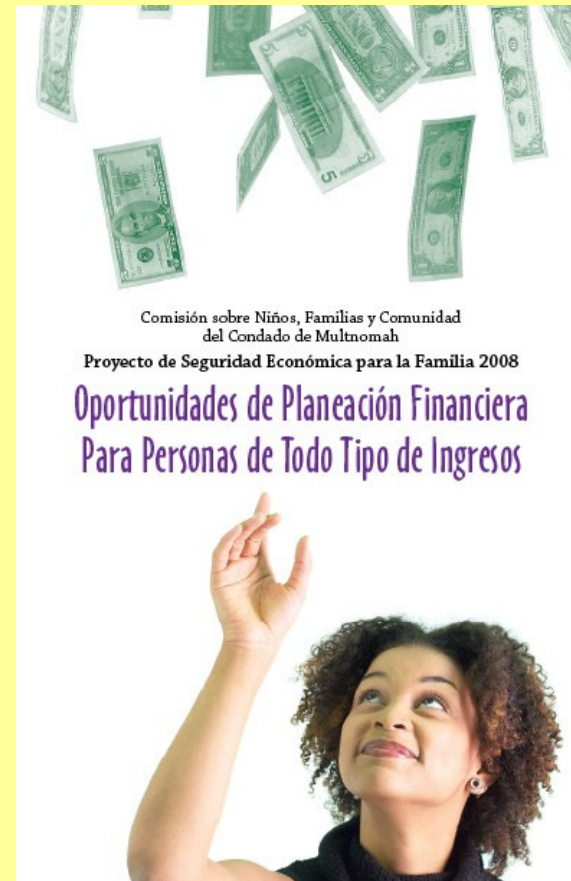
Module 1: Handling Tax Benefits

Module 2: Basics of Banking & Credit

**Module 3: Debt Management &
Savings**

Family Economic Security

Module 1: Handling Tax Benefits



Comisión sobre Niños, Familias y Comunidad
del Condado de Multnomah

Proyecto de Seguridad Económica para la Familia 2008

Oportunidades de Planeación Financiera
Para Personas de Todo Tipo de Ingresos

Maximize Your Paycheck

Understanding the Federal Form W-4

- Filing status
- Dependency Rules
- W-4 Calculator – www.irs.gov


\$\$ Tax Tip: Oregon's Income Tax applies to all
workers

Maximize Your Tax Credits & Deductions

Multnomah County
2008 Family Economic Security Project

Employee Worksheet on Tax Benefits

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What's My Household Status?

- Single (without children)
- Single - Head of Household (with children)
- Married (with or without children)

- Working individuals and families may qualify state and federal **tax credits** that provide \$\$ income
- Income deductions** are available for interest on college loans and retirement savings

Employee Worksheet on Tax Benefits

Tax Benefits for Employees

TAX CREDITS & DEDUCTIONS Federal (F)/State (S)	Individuals and Families	Families
<input type="checkbox"/> Savers Credit (F)	✓	✓
<input type="checkbox"/> IRAs (F)	✓	✓
<input type="checkbox"/> Education Credits (F)	✓	✓
<input type="checkbox"/> Interest on Student Loans (F)	✓	✓
<input type="checkbox"/> EITC (F, S) <i>Earned Income Tax Credit</i>	✓	✓
<input type="checkbox"/> Advance EITC (F)		✓
<input type="checkbox"/> Child Tax Credit (F)		✓
<input type="checkbox"/> Child Care Credit (F, S)		✓
<input type="checkbox"/> Working Family Credit (S)		✓

Note: Tax credits offer a dollar-for-dollar reduction of your taxes. A **refundable tax credit** permits a refund of the amount of the credit that exceeds the amount of tax owed. **In some instances, you may receive a \$\$ refund, even if your earned income has been very low and you actually pay no taxes.**

NOTES:

Definitions:

Adjusted Gross Income: All taxable income (wages, interest, unemployment, etc.) minus any allowable deductions (student loan interest, IRAs, etc.).

Modified Adjusted Gross Income: Adjusted gross income that may be adjusted by adding back certain tax items.

Dependent: A person, other than the taxpayer or the taxpayer's spouse, for whom an exemption can be claimed. To be your dependent, a person must be your qualifying child or qualifying relative.

Qualifying Child:

- The child must be related to you
- Must be under age 19 (or under age 24 if a full-time student)
- Must have lived with you for more than half the year
- The child must not have provided more than one-half of his or her support for the year
- If the child meets the rules to be a qualifying child of more than one person, you must be the person entitled to claim the exemption

Qualifying Relative:

- Lives with or is related to you
- Does not have \$3,400 or more of gross (total) income
- You must provide more than one-half the person's support
- Is neither your qualifying child nor the qualifying child of anyone else



Employee Worksheet on Tax Benefits

INDIVIDUALS AND FAMILIES

My budget is tight, so it's difficult to save. What's the advantage to creating a retirement savings plan?

IRS has special programs for working people who contribute to a savings plan or traditional Individual Retirement Account.



Savers Credit (\$ Federal Tax Credit)

Applies to individuals with a filing status and income of:

- Single with up to \$26,000 adjusted gross income
- Head of Household with up to \$39,000 adjusted gross income
- Married Filing Jointly with up to \$52,000 adjusted gross income

To be eligible for the credit, taxpayers must be at least age 18, not a full-time student, and cannot be claimed as a dependent on another person's return. Taxpayers may be able to take a credit of up to \$1,000 (up to \$2,000 if filing jointly) if you make eligible contributions to a qualified IRA, 401(k) and certain other retirement plans.

Participation in your employer's savings plan may qualify.

Individual Retirement Account (\$ Federal Income Deduction)

Taxpayers can contribute up to \$5,000* (single) or \$10,000 (married filing jointly), if the taxpayer and/or their spouse make contributions to a traditional IRA or Roth IRA on or before April 15th. If the taxpayer is age 50 or older, the contribution limits increase to \$6,000 and \$12,000 accordingly. Taxpayers cannot make IRA contributions that are greater than their compensation for the year. *2008 limits

Contributions to a traditional IRA may be tax deductible.

Are you attending college or a training program? Do you have a child in college? Education credits can help with costs.

The Hope and Lifetime Learning Credit programs cannot be claimed at the same time. Applies to individuals with a filing status and income of:

- Single or Head of Household with up to \$57,000 of modified adjusted gross income
- Married Filing Jointly with up to \$114,000 modified adjusted gross income

Hope Credit (\$ Federal Tax Credit)

Credit applies to students enrolled in the first two years of post-secondary education. Student can be either the taxpayer or dependent of the taxpayer.

Lifetime Learning Credit (\$ Federal Tax Credit)

Applies to undergraduate, graduate or professional degree courses. Student can be either the taxpayer or dependent of taxpayer.

Are you paying interest on a loan you took out for your own or your child's higher education?

Interest on Student Loans (\$ Federal Income Deduction)

You may be able to deduct up to \$2,500 or the interest paid (whichever is less) on a qualifying student loan for higher education.

- Single or Head of Household with up to \$70,000 of modified adjusted gross income
- Married Filing Jointly with up to \$140,000 of modified adjusted gross income

I'm just getting started with a new job, so I'm not earning a lot. Are there any programs that can help?

Earned Income Tax Credit (\$ Federal Tax Credit)

The Earned Income Credit (EITC) is a refundable tax credit for low- and moderate-income working individuals and families. The credit reduces the amount of federal tax owed and can result in a **refund**.

You may qualify if your income is less than:

- \$12,880 (\$15,880 married filing jointly) with no qualifying children;
- \$33,995 (\$36,995 married filing jointly) with one qualifying child;
- \$38,646 (\$41,646 married filing jointly) with two or more qualifying children.

Oregon Earned Income Tax Credit (\$ State Tax Credit)

The Oregon Earned Income Tax Credit is a refundable tax credit available to families or individuals, who are able to claim the federal EITC. It is 6% of the federal credit.

I'm a parent with children. Are there any other tax credits for families with children?

Child Tax Credit (\$ Federal Credit)

The Child Tax Credit is for those who have a "qualifying child" under the age of 17. It can be as much as \$1,000 per child, depending on the family's income.

- Single or Head of Household with up to \$65,000 yearly income
- Married Filing Jointly with up to \$135,000 yearly income



FAMILIES

I would like to increase my take-home pay for my family. Is there any way to increase my income using tax credits?

Advance Earned Income Tax Credit (\$ Federal Tax Credit)

Working families with children can receive part of their federal tax credit as an **advance in their paycheck** throughout the year, instead of waiting until they file their taxes. Up to \$1,750 per year or \$145/month can be paid to the worker. The income limits shown in the Earned Income Tax Credit section apply and the taxpayer must have a "qualifying child" in their home. In order to participate, the worker must complete a Form W-5 and submit it to their employer.

I'm a working parent with children. Can I get any tax credits for my work-related child care expenses?

Child and Dependent Care Credit (\$ Federal Tax Credit)

The Child and Dependent Care Credit is available to taxpayers who pay child or dependent care expenses in order to work or look for work. In most cases if filing jointly, both spouses must have earned income for the year. The credit is based on:

- Qualifying child or children under 13 or qualifying dependent(s)
 - Qualifying child care expenses
 - Adjusted Gross Income
- The size of the credit depends on income. The taxpayer(s) may receive a credit of up to 35% of their out-of-pocket expenses for child or dependent care.



Oregon Working Family Child Care Credit (\$ State Tax Credit)

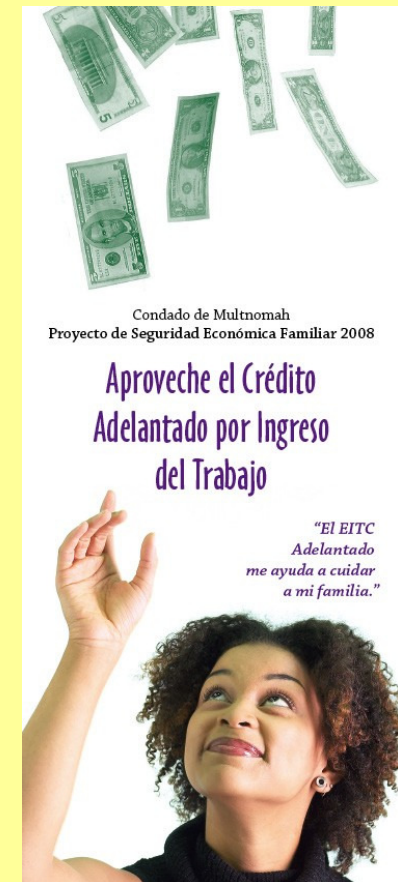
The Oregon Working Family Child Care Credit is a refundable tax credit for working families with child care expenses. The credit is based on:

- Qualifying child care expenses
- The number of people in your household
- Your federal adjusted gross income

The size of the credit depends on family size and income. It may provide the family with up to a 40% credit on their out-of-pocket expenses for child care.

Advance Earned Income Tax Credit

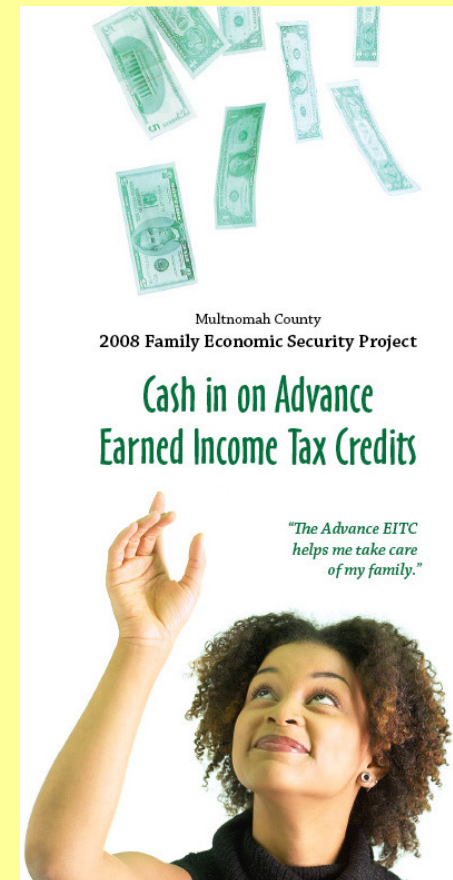
- ❑ The Advance EITC allows working families to receive part of their federal tax credit in their paycheck, instead of waiting until they file their tax returns
- ❑ Taxpayers collect the remainder of their EITC when they file taxes
- ❑ Complete the **Federal Form W-5** and submit it to your employer



Advance Earned Income Tax Credit

- Parents with Children in Household
- Earn from **\$8.40** – **\$23** an hour
- Up to **\$1,826** of tax credits during the year
- Up to **\$150** a month in additional income

\$\$ Tax Tip: Review the “Cash in on Advance Earned Income Credits” flyer



Free Tax Preparation Assistance

- ❑ IRS trained and certified preparers complete tax forms, identify tax credit eligibility, and electronically file taxes for you
- ❑ CASH Oregon and AARP Tax Aide offer services at community sites
- ❑ Evening and weekend hours available at many sites
- ❑ Electronic refunds available in 2-3 weeks

\$\$ Tax Tip: Review the "Tell a Friend" card

TELL A FRIEND!

The IRS may owe you money!

You may get a refund even if you owe no taxes. Find out by having your taxes prepared for free by trained volunteers.

When you come in be sure to bring:

- ✓ Social Security or Individual Taxpayer Identification Number for every person on the return.
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- ✓ Other forms and receipts, such as 1099s from your bank.
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CASH Oregon in partnership with AARP Tax-Aide and Multnomah County

Paid Tax Preparation Assistance

- ❑ Tax preparation fees - **\$150 - \$300**
- ❑ "Refund anticipation loans" - cost an average of **\$190** for a **2-3 day** loan

Total Tax Refund Due = **\$1,500**
Minus Prep Fee = **- \$300**
Minus Refund Loan = **- \$190**
Remaining Tax Refund = **\$1,010**
Costs = \$490

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AARP Tax-Aide

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What's Ahead for 2010

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Cuando venga, asegurese de traer:

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CASH Oregon en sociedad con AARP Tax-Aide y Multnomah County

- ❑ **Financial Education Program**
- 16 workplace financial education sessions
- ❑ **60 employers** - technical assistance to start AEITC Campaign
- ❑ **300 employees** - sign up for AEITC
- ❑ **1000 consumers** - workplace tax preparation



What's Ahead for 2010

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CASH Oregon en sociedad con AARP Tax-Aide y Multnomah County

- ❑ **Outreach** to business associations, culturally specific organizations, and community groups
- ❑ **Outreach** to consumers – 3000 contacts at community events and agencies



Family Economic Security Project

To Learn More:

www.ourcommission.org/fes

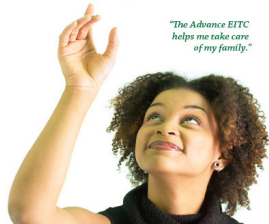
Contact Program Staff:

(503) 988-3707



Multnomah County
2008 Family Economic Security Project

**Cash in on Advance
Earned Income Tax Credits**



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Multnomah County, Oregon
Commission on Children, Families & Community

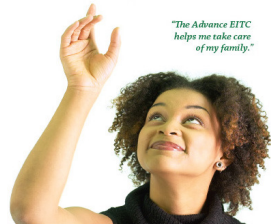


Family Economic Security Project



Multnomah County
2008 Family Economic Security Project

Cash in on Advance
Earned Income Tax Credits



Thank You!

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Commission on Children, Families & Community

Collaboration for Change:

Asset Alliance of Georgia

a project facilitated by CFII

Jackie Wilks-Weathers

The Center for Financial Independence & Innovation





Presentation Overview

- CFII
 - Organizational History
- Program Expansion
 - Financial Education
 - VITA
- Asset Alliance of Georgia and the Georgia Disability Tax Initiative



The Center for Financial Independence & Innovation (CFII)

- In 2003, Georgia received a federal grant from the National Institute on Disability Research and Rehabilitation (NIDRR) for the purpose of launching a state-wide Alternative Financing Program: **Credit-Able**

Credit-Able: *Making Independence Affordable*

- Since 2003
Credit-Able has
processed 150
loans:
 - 50% approved
 - 38% denied
 - 12% withdrawn

\$3 million dollars in loans
for Assistive Technology!

*We believe that
through a greater
understanding of
personal finance,
all Georgians can
enjoy a more
successful,
satisfying and
independent life.*

Alternative Financing Programs – Potential for Partnerships Nationwide

- There are 33 AFPs across the nation and territories
- For a complete list, go to www.resna.org
- As of 2007:
 - **6,379 loans** for Assistive Technology totaling nearly **\$71 million dollars**

The Center for Financial Independence & Innovation (CFII)

Services expanded through 4 grants

1. National Disability Institute Grant*

- ❑ Earned Income Tax Credit (EITC)
- ❑ Volunteer Income Tax Assistance (VITA)

2. GA Department of Community Affairs Grant

- ❑ Financial Education
- ❑ Homebuyer education

CFII staff are certified through the GA Department of Community Affairs to provide financial education and homebuyer education.

*Sponsored by Bank of America ,AT&T, and Walmart Foundation



The Center for Financial Independence & Innovation (CFII)

3. **Georgia Council on Developmental Disabilities Grant** – funding to focus on asset building for individuals with disabilities
4. **Volunteer Income Tax Assistance** – one of three original grantees in GA to help low-income families file their taxes and get the credits they deserve



Asset Alliance of Georgia

Funded by:



In partnership with:





Asset Alliance of Georgia

General Mission

- ❑ Build capacity of Financial Services and Asset-Building organizations to offer opportunities to Georgians with disabilities
- ❑ Raise awareness among disability service organizations of asset-building strategies available for people with disabilities



Asset Alliance of Georgia

- Members from:
 - **Financial Institutions**
 - SunTrust, FDIC, Credit Union of GA, etc.
 - **Asset-Building Organizations**
 - GA Micro-enterprise Network, United Way, etc.
 - **Government Agencies**
 - GA DOL, GA DCA, IRS, etc.
 - **Disability Service Organizations**
 - Shepherd Center, SILC, DBTAC, etc.
 - **Consumers/Family members of PWD**



Asset Alliance of Georgia

Volunteer Income Tax Assistance Program – a tangible FIRST STEP to Building Assets!

CFII applied for and received 1 of 3 VITA grants in the state of Georgia

CFII utilizes a mobile model located within disability organizations and has customized our approach by using **VITA Champions**



Mobile Model and VITA Champions

“We believe that it is important to have mobile VITA sites because for many people with disabilities there are transportation and accessibility barriers that keep them from getting to many places in their communities.
~ Eric Jacobson, Executive Director, GCDD

Georgia Disability Tax Initiative:

- ❑ Increased access to free tax preparation services in locations that are convenient (disability organizations) and fully accessible (physical, alternative formatting, reasonable accommodations)
- ❑ Empowered local disability organization to be actively engaged in the planning and implementation of the VITA program



Mobile Model and VITA Champions

- VITA Champions agree to:
 - Recruit at least 2 co-workers or volunteers to be certified tax preparers
 - Serve as the point of contact for the CFII VITA Coordinator
 - Promote VITA through local channels (newsletters, flyer distribution, local newspapers, radio, etc.)



Mobile Model and VITA Champions

- VITA Champions agree to:
 - Schedule appointments in-house, ensure clients knew the required documentation needed to file their taxes, reminded clients
 - Provide on-site technical assistance with computers and internet connectivity
 - Provide taxpayer education - answer basic questions or refer to CFII staff for assistance

Contact Information



Jackie Wilks-Weathers

Executive Director

jackie@thecfii.org

The Center for Financial Independence & Innovation

1419 Mayson Street, Atlanta GA 30324

(404) 541-9005 X 107

EITC- *A Safety Net for Low-Income Families*

January 27, 2010



**“Coming Together
To
Strengthen Communities”**



IRS SPEC Mission

Stakeholder Partnerships, Education & Communication

To assist taxpayers in satisfying their tax responsibilities by building and maintaining partnerships with key stakeholders, seeking to create and share value by informing, educating, and communicating with our shared customers.



SPEC Customer Segments

- ▶ Low Income
- ▶ Persons with Disability
- ▶ Rural
- ▶ Limited English
- ▶ Native American
- ▶ Elderly



IRS SPEC Business Model





National EITC Partnership

The screenshot shows a Microsoft Internet Explorer browser window. The title bar reads "National EITC Outreach Partnership - Microsoft Internet Explorer". The address bar contains the URL "http://www.centeronbudget.org/eitc-partnership/eitc-partnership.htm". The website content features a blue header with the text "The National EITC Outreach Partnership". Below the header is a list of navigation links, each preceded by a blue arrow icon:

- [Introduction](#)
- [Mission & Goals](#)
- [Description of Partners' Activities](#)
- [National EITC Web Resources](#)
- [Directory of EITC Community-Based Partnerships](#)
- [The Earned Income Tax Credit Fact Sheet](#)

Below the list, a bolded text block reads: "For national organizations interested in receiving information about participating in the National EITC Outreach Partnership, please contact:"

Below this text is the contact information for John Wancheck:

John Wancheck
Earned Income Credit Campaign
Coordinator
Center on Budget and Policy Priorities
820 First St. NE, Suite 510
Washington, DC 20002
202-408-1080
wancheck@cbpp.org

The browser's taskbar at the bottom shows the "Internet" icon.



Coalition Selection/ CASH

http://www.cbpp.org/eitc-partnership/states/MN.xls - Microsoft Internet Explorer

Address http://www.cbpp.org/eitc-partnership/states/MN.xls

A1	IRS-SPEC Partner Coalition FY-06		C	D	E	F
1	IRS-SPEC Partner Coalition FY-06					
2	Please Check One: Existing [X] Emerging []					
4	TERRITORY NAME: St. Paul					
6	FORMAL NAME OF COALITION: St. Cloud Metro CASH (Coalition for Assets, Savings and Hope)					
8	Coalition Website: n/a					
10	Key Coalition City/State: St. Cloud MN					
12	Coalition Chair's Name and Organization: LaVonne Fones, Salvation Army					
14	Coalition Chair's e-mail address/Phone #: n/a					
16	Date Coalition Started and Geographical Area Covered: June 2003 - St. Cloud, MN					
18	Strategies - briefly define each strategy, if applicable					
19	•	Outreach Strategy: Promote Earned Income Tax Credit , MN Working Family Credit, Child Tax Credit				
21	•	Tax Preparation Strategy: Create and support Saturday and evening VITA sites in St. Cloud area.				
23	•	Asset-Building Strategy: Use bank and credit union partners to assist with opening bank accounts for direct deposit as well as financial and asset-building education. Possible use of IDA accounts.				
25	Partners: (List Core Planning Group, then Sub-Committee Members, then others if applicable) Add or delete rows by right-clicking on line number below where row is needed, then Insert or Delete.					
26	Core Planning Group					
27		AccountAbility Minnesota				
28		Bremer Bank				
29		Children's Defense Fund				
30		Initiative Foundation				
31		IRS				

Duluth / Fargo-Moorhead / Minneapolis-St.Paul / **St Cloud** / St.Paul / St. Paul 2 /



CASH Coalition cont

Microsoft Internet Explorer window showing a spreadsheet titled "IRS-SPEC Partner Coalition FY-06".

A1		IRS-SPEC Partner Coalition FY-06			
A	B	C	D	E	F
31	IRS				
32	RSVP/City of St Cloud				
33	Salvation Army				
34	Tri-County Action Program				
35	United Way				
36	Other Coalition Members				
37	AARP Tax Aide				
38	Catholic Charities				
39	First Call for Help				
40	MN Department of Revenue				
41	Stearns County Human Services				
42	Significant Coalition Activities: (List major items only, using bulleted style)				
43	Introductory meeting held 6/25/03 to educate/inform. 4 agencies on agenda included IRS, AccountAbility MN, Children's Defense Fund & AARP Tax Aide.				
44	January, 2005 - 2 training classes held, volunteer recruitment, outreach and 4 sites opened. 2 sites moved this year from Catholic Charities and Waite Park City Hall to Sauk Rapids Middle School (designated for Spanish-speakers) and Liberty Bank Waite Park. The Tri-CAP site will have Somali interpreters once each month. Catholic Charities will be a 5th closed site for their clients. IRS provided TaxWise, they are providing everything else. We expect over a 100 returns from them. Banks will not be at the sites this year due to lack of business last year.				
45	September 2005, ETA reports the five sites filed 566 e-filed returns. Another 44 were filed on paper. UTS records indicated \$309,114 in EITC refunds were issued. Per coalition records a total of \$1,242,242 of federal and state refunds were generated for the St Cloud area.				
46	June 2006, due to the lack of grant funds the number of sites in the coalition was reduced to three. The three remaining sites, Tri-CAP, St. Cloud Salvation Army and Catholic Charities filed 515 e-filed returns and 35 paper returns resulting in \$281,898 in EITC refunds alone.				
47	Planned Future Activities: (Summarize major plans, using bulleted style)				
48	Banking partners will be brought in to open bank accounts & provide money management training.				
49	Development of a marketing kit to include a standard logo for use on all items.				
50	Consolidation of financial matters into 1 fiscal agent - pursuing additional grant money.				
51	New e-file coordinator lead needs to be identified.				
52	Tri-CAP has lost its second site coordinator in as many years. May become AARP site next year. Need to determine if sites will become independent or AARP sites.				

Navigation bar: Duluth / Fargo-Moorhead / Minneapolis-St. Paul / **St. Cloud** / St. Paul / St. Paul 2

EITC Central—www.eitc.irs.gov

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EITC CENTRAL

TAX PREPARER TOOLKIT

PARTNER TOOLKIT

MARKETING EXPRESS

Welcome

About EITC

What's Hot

Preview of Tax Year 2009

Child Related Tax Benefits Comparison

EITC Statistics

EITC Information for Press

News Releases and PSAs

Feedback Page

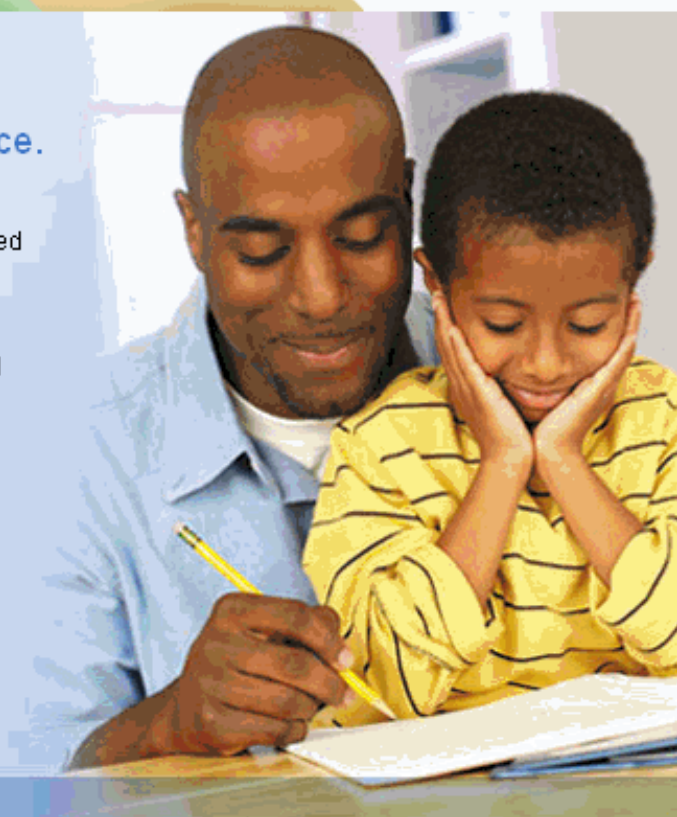
Search

Welcome to EITC Central: Everything you need, all in one place.

We created this new and improved site for our valued IRS partners and tax preparers. By using the latest tools for marketing, education and tools to help in accurate tax return preparation, you can ensure all EITC eligible workers receive the credit they earned and deserve.

IRS's goals for EITC are to increase participation while reducing error. The resources in this kit help balance the goals, assisting you in reaching those eligible workers who qualify for the credit and preparing accurate returns which reduces claims made in error.

We welcome [comments and suggestions](#) to better meet your needs in improving this site.



We thank you for your efforts in serving taxpayers well.

Statistic Page

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EITC CENTRAL

TAX PREPARER TOOLKIT

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MARKETING EXPRESS

Welcome

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Search


EITC Statistics

EITC State Statistics at-a-Glance for Tax Year 2008

State-by-State EITC Statistics for Tax Year 2008 through September 30, 2009

State	Abbr.	Number of Net EITC Recipients	Average Net EITC Amount	Total Net EITC Amount
Alaska	AK	36,290	\$1,630.92	\$59,186,002.00
Alabama	AL	507,475	\$2,384.89	\$1,210,273,261.00
Arkansas	AR	292,310	\$2,194.25	\$641,400,388.00
Arizona	AZ	460,585	\$2,082.36	\$959,104,067.00
California	CA	2,540,178	\$2,038.81	\$5,178,940,121.00
Colorado	CO	290,647	\$1,851.90	\$538,249,075.00
Connecticut	CT	182,560	\$1,828.21	\$333,758,825.00
Washington DC	DC	46,726	\$1,886.89	\$88,166,973.00
Delaware	DE	63,578	\$1,956.60	\$124,396,952.00
Florida	FL	1,758,927	\$2,094.81	\$3,684,613,416.00

Partner Page-- www.eitc.irs.gov/ptoolkit/main/

Life's a little easier with  **eitc**
earned income tax credit

EITC CENTRAL | **TAX PREPARER TOOLKIT** | **PARTNER TOOLKIT** | **MARKETING EXPRESS**


Welcome to the Partner Toolkit

Now it's easier to spread the word about the Earned Income Tax Credit

With the materials we've assembled here in the Partner Toolkit, you don't have to be a professional marketer to get professional results. You'll find an array of useful general and specialized marketing tools, including templates, statistics, fact sheets, how-to tips, specialized products and links to other helpful resources.

This site was designed to help make your every effort on behalf of the EITC successful, as well as easier for you to implement. We welcome your comments and suggestions for better tailoring the site to your needs. Contact us at eitc.program@irs.gov

Message from EITC Director Verlinda Paul [Read More...](#)



What's new for 2010?

- Mark your calendar for the fourth annual [EITC Awareness Day on Friday, January 29, 2010](#).

Resources

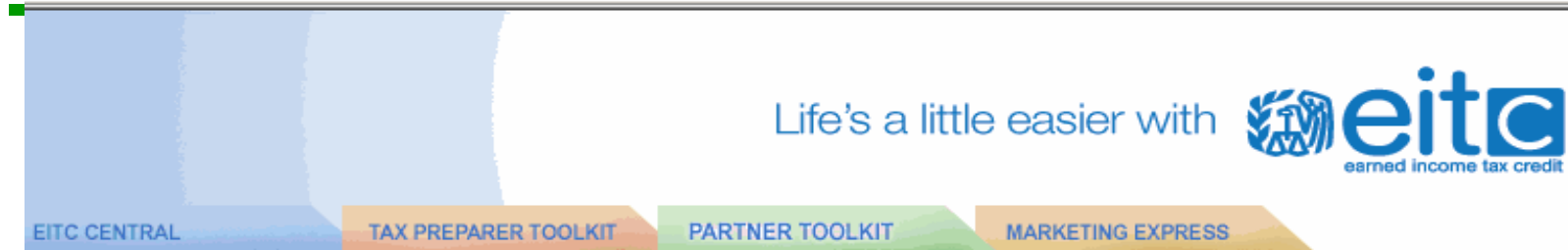
- [Marketing Express](#) - Delivering the Earned Income Tax Credit (EITC) message to your clients and advertising your volunteer

Important Events

Navigation Menu:

- Director's Message
- Fact Sheets
- Basic Marketing & Communication Materials
- Employers
- EITC Assistant
- EITC/IRS Publications and Products
- IRS.gov Partner Page
- Resources
- Specialized Materials for

Basic Marketing & Communication Materials



Welcome to the Partner Toolkit

[Director's Message](#)

[Fact Sheets](#)

[Basic Marketing & Communication Materials](#)

[Clergy and Recognized Religious Sects](#)

[Do I Qualify for EITC?](#)

[EITC - Disability Retirement Income](#)

[EITC for Empty Nesters](#)

[EITC for Grandparents](#)

Basic Marketing & Communication Materials

IRS estimates that 20 to 25 percent of qualifying taxpayers miss out on thousands of dollars every year because they fail to claim their EITC. Our communication objective is to reach out to potentially qualifying taxpayers, educate them about the credit, and motivate them to file and claim it. This includes taxpayers who are:

- Living in rural areas
- Self-employed
- Disabled
- Childless
- Not proficient in English
- Older (grandparents)
- Recently divorced, unemployed, or experienced other changes to their marital, financial or parental status

General EITC Information

- [Statistics by State](#)
- [Fast Facts](#)
- [Key Messages](#)


Planning Outreach Events

- [Tips for Jump Starting your Campaign](#)
- [Tips for Feature Stories](#)

Newsletter Articles

The content of the articles below can be used in newsletters, electronic platforms and other communication vehicles to help reach individuals who may be eligible to receive EITC.

Marketing Express-- www.eitc.irs.gov/express/main/

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earned income tax credit


EITC CENTRAL **TAX PREPARER TOOLKIT** **PARTNER TOOLKIT** **MARKETING EXPRESS**

Marketing Express Main

Login

Register


Check out the new ad campaigns.



Welcome - One-stop Resource

As IRS partners and tax preparers, you can create and customize your own EITC communication products with your location, logo and personal message.

This site was designed for you and we welcome your comments and suggestions for better tailoring the site to your needs. Contact us at eitc.program@irs.gov



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Logo Use

Pub 962E

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Life's a little easier with  **eitc**
earned income tax credit

The EITC is for people who work, but don't earn much money. You should meet certain requirements to be eligible. Here are the rules.

- Must have earned income
- Must have a valid Social Security Number
- Cannot have much investment income
- Generally, must be a U.S. citizen or resident alien the entire year
- Cannot use "married filing separately" filing status
- Cannot be a qualifying child of another person
- If you do not have a qualifying child, you must:
 - » be age 25 but under 65 at the end of year,
 - » live in the United States* for more than half the year, and
 - » not qualify as a dependent of another person.* U.S. military personnel on extended active duty outside the United States are considered to live in the United States while on active duty.
- Cannot file Form 2555 or 2555-EZ (related to foreign earned income)

FOR MORE INFORMATION:
Check out our EITC Assistant, an interactive tool that shows you whether or not you qualify, and why. Available on www.irs.gov/eitc or call 1-800-TAX-1040, or ask your tax preparer.

Publication 962E (Jan. 10-2008) Catalog Number 43282V Department of the Treasury Internal Revenue Service www.irs.gov

B
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k



La vida es más fácil con el  **eitc**
earned income tax credit

El *EITC* es para las personas que trabajan, pero no ganan mucho dinero. Usted debería cumplir con ciertos requisitos para poder reclamarlo. Estos son los requisitos.

- Tiene que tener ingreso del trabajo
- Tiene que tener un número de seguro social válido
- Puede tener una cantidad limitada de ingreso de inversiones
- Por lo general, tiene que ser ciudadano de los Estados Unidos o extranjero residente durante todo el año
- No puede usar el estado civil para efectos de la declaración de "casado que presenta la declaración por separado"
- No puede ser el hijo calificado de otra persona
- No puede presentar el Formulario 2555 ni el Formulario 2555-EZ (relacionado con el ingreso del trabajo en el extranjero)

PARA OBTENER MÁS INFORMACIÓN:
Consulte con nuestro Asistente *EITC*, una herramienta interactiva que le indicará si reúne los requisitos o no los reúne y por qué. Esta herramienta está disponible en www.irs.gov/espanol. O puede llamar al 1-800-829-1040 o consultar con su preparador

Life's a little easier with  **eitc**
earned income tax credit

Pub 4716



Life's a little easier with  earned income tax credit

Be Prepared to Get the
Earned Income Tax Credit
You Earned

1-800-828-1040 | www.irs.gov/eitc | ASK YOUR TAX PREPARER

Division of the Treasury Inspector General for Tax Administration (TIGIT) | 2010 Catalog Number 471601 www.irs.gov

If you plan to use a preparer to help you file a return and claim the EITC, you should bring certain documents to prove your income, deductions/credits, dependents, etc. These documents include:

- Valid driver's license or photo identification (self & spouse, if applicable)
- Social Security cards for all persons listed on the return
- Dates of birth for all persons listed on the return
- All income statements: Forms W-2 and 1099, Social Security, Unemployment, or other benefits statements, records of income and expenses from a business you own and any documents showing taxes withheld
- Dependent child care information: payee's name, address and SSN or tax ID number
- Proof of account at financial institution for direct debit or deposit (i.e. cancelled/ voided check or bank statement)
- Prior year tax return (if available)
- Any other pertinent documents or papers

Your Return Preparer, whether paid or volunteer, is required to ask you multiple questions to determine your correct income, expenses, deductions, and credits. Your Return Preparer has your best interests in mind and wants to help you avoid penalties, interest, or additional taxes that could result from later IRS contacts.

You are responsible for what is on your tax return. Being ready, with the right documents to prepare your return, will save you time and reduce the chance of mistakes.

Earned Income Tax Credit

Life's a little easier with  earned income tax credit



How to Order Products



Life's a little easier with



EITC is for people who earn less than \$48,279. If you qualify, it could be worth as much as \$5,657 this year, depending on your filing status and the number of qualifying children. So you could pay less federal tax or even get a refund. *Just imagine what you could do with that.*

Q&A

- 800-TAX-FORM
- IRS Relationship Manager
- <http://www.irs.gov/formspubs/article/0,,id=96760,00.html>
- EITC Central

Life's a little easier with 



National EITC Outreach Day Campaign

January 29, 2010

Extra money coming back. Extra moments to enjoy.



With your paycheck would stretch to cover more? With the EITC you could get up to \$5,657 extra back from the IRS. With or without children, you may qualify if you:

- Worked part or all of 2009
- File a 2009 federal tax return
- Make less than \$48,261

Life's a little easier with  earned income tax credit

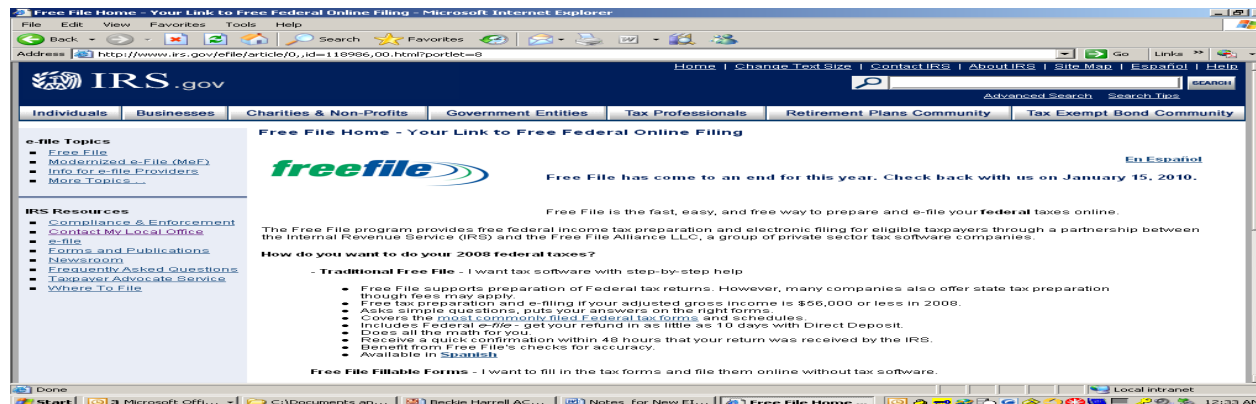


See how much you may qualify for at irs.gov/eflc



Free Tax Help

- Any of the approximately 400 IRS Taxpayer Assistance Centers nationwide.
- More than 12,000 free income tax preparation sites nationwide.
- *freefile* through IRS.gov. for internet-enabled do-it-yourselfers





Free Tax Help

- 800-906-9887
- 211 or 311
- <http://www.irs.gov/localcontacts/index.html>



Asset Building Opportunities

- Direct Deposit
- Split Refunds
- Savings Bonds
- Debit Cards/Prepaid Cards

Updated Form 8888

Version A, Cycle B

Form 8888 **Direct Deposit of Refund to More Than One Account** OMB No. 1545-0074

Department of the Treasury
Internal Revenue Service

▶ See instructions below and on back.
▶ Attach to Form 1040, Form 1040A, Form 1040EZ, Form 1040NR,
Form 1040NR-EZ, Form 1040-SS, or Form 1040-PR.

2009
Attachment
Sequence No. 56

Name(s) shown on return _____ Your social security number _____

1a	Amount to be deposited in first account	1a	
b	Routing number	c	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
d	Account number		
2a	Amount to be deposited in second account	2a	
b	Routing number	c	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
d	Account number		
3a	Amount to be deposited in third account	3a	
b	Routing number	c	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
d	Account number		
4	Total amount to be directly deposited. Add lines 1a, 2a, and 3a. The total must equal the amount shown on Form 1040, line 73a; Form 1040A, line 46a; Form 1040EZ, line 12a; Form 1040NR, line 68a; Form 1040NR-EZ, line 23a; Form 1040-SS, line 13a; or Form 1040-PR, line 13a.	4	

General Instructions

Purpose of Form 8888 If you deposit your tax refund to more than one account, you must file Form 8888. If you do not file Form 8888, any part of your refund cannot be deposited to an account that is not your own. If you are a checking, savings, or health savings account owner, you must also be listed as the account holder on the account. You cannot request a direct deposit to an account that is not your own. If you want to deposit your refund to more than one account, you must file Form 8888. If you want to deposit your refund to only one account, you do not need to file Form 8888. Instead, request direct deposit on your tax return.

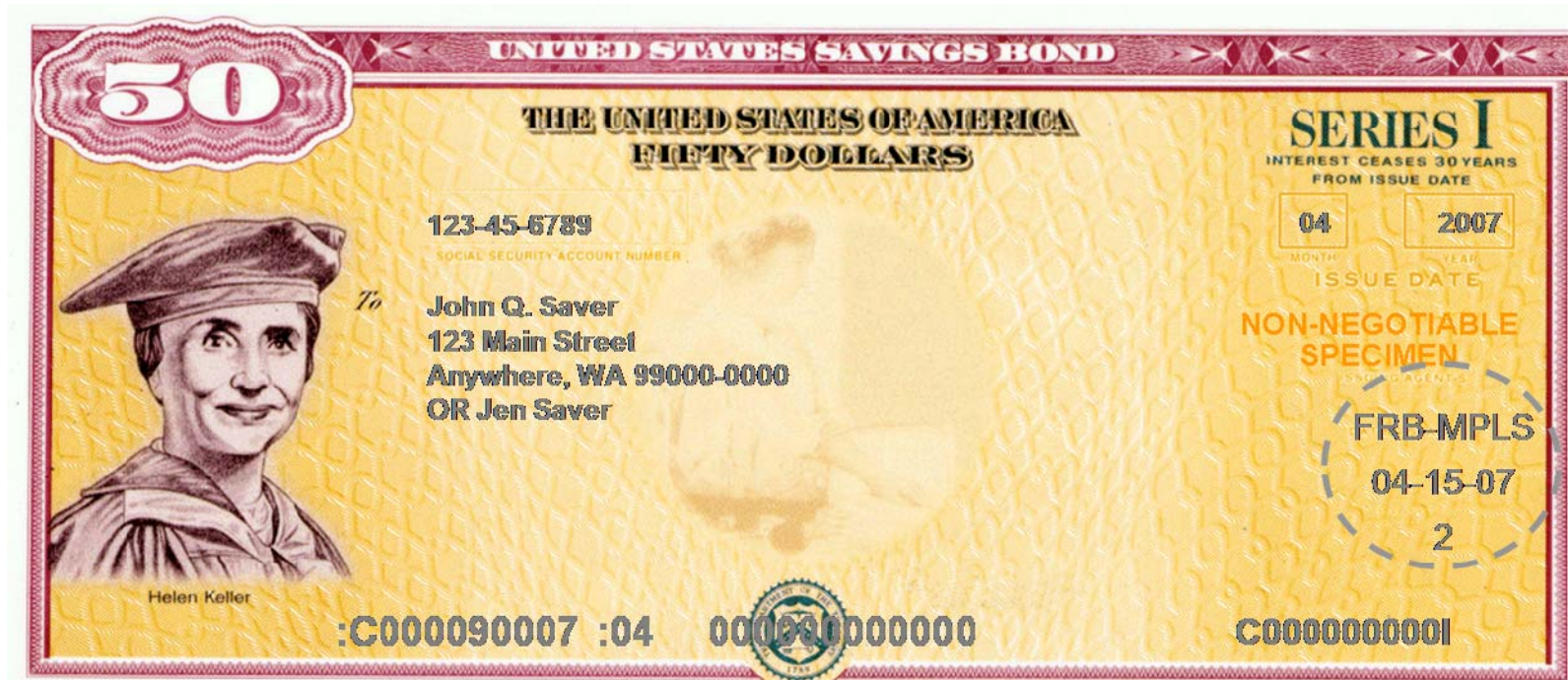
U.S. Savings Bonds You can request to buy up to \$5,000 of U.S. savings bonds in multiples of \$25. To buy U.S. savings bonds, you must select this option on your tax return. If you file a joint return, you will be issued in the names of both you and your spouse. You cannot designate a beneficiary under this option. To select this option, you must file Form 8888 in advance. The trustee can assume the deposit to your IRA is for 2010. If you designate your deposit to be for 2010, you must file Form 8888 in advance. Check with your financial institution to get the correct routing and account numbers and to

CAUTION Do not write on this form. If you do, the IRS will not accept it.

Tamara May 55555555

1a	Amount to be deposited in first account	1a	\$30
b	Routing number	c	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings
d	Account number		
2a	Amount to be deposited in second account	2a	\$250
b	Routing number	c	<input type="checkbox"/> Checking <input checked="" type="checkbox"/> Savings
d	Account number		
3a	Amount to be deposited in third account	3a	
b	Routing number	c	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
d	Account number		
4	Total amount to be directly deposited. Add lines 1a, 2a, and 3a. The total must equal the amount shown on Form 1040, line 73a; Form 1040A, line 46a; Form 1040EZ, line 12a; Form 1040NR, line 68a; Form 1040NR-EZ, line 23a; Form 1040-SS, line 13a; or Form 1040-PR, line 13a.	4	\$280

New Savings Bonds





Grant Funding Opportunities

- Volunteer Income Tax Assistance (VITA) Grant
- Tax Care for the Elderly (TCE)



Roles of Local Partners

EITC Outreach

- Provide Tax Publications and IRS products in offices
- Make fliers available at recruitment efforts, home visits, resource centers, program newsletters and parent involvement activities
- Incorporate the Credit into the family assessment and partnership building process
- Post information about the EITC in prominent places
- Provide EITC educational materials in mail out to families
- Staff can learn about EITC to assist families with basic EITC eligibility screening



Roles of Local Partners

Free Tax Preparation

- Refer clients to local VITA sites-free tax prep
- Assist clients with documents needed for tax prep
- Coordinate translator needs
- Provide locations and directions to VITA/Call 211
- Consider offering free tax prep services
- Provide a computer with public internet access for families to “Free-File” to IRS
- Identify a mentor to assist families with Free-File
- Advise families to file prior returns
- Join existing community efforts



Roles of Local SPEC Staff

EITC Outreach

- Provide IRS Tax Publications/products/links
- Advise when state credit is available
- Conduct workshops for staff/clients
- Provide listing of VITA site locations, hours, contact information
- Identify translator needs in communities
- Provide training for tax prep
- Assist linking volunteers to coalitions



Roles of Local SPEC Staff

Tax prep

- Provide Tax Prep Software
- Provide training for Tax Prep
- Assist with planning and launching new site
- Provide technical assistance
- Support Community Based Organizations



e-Resources

- www.eitc.irs.gov (IRS site on EITC)
- www.cbpp.org (Center on Budget and Policy Priorities site and access to EITC toolkit)
- www.cbpp.org/eitc-partnership/directory.htm (CBPP site to locate local coalitions)
- www.tax-coalition.org (National Tax Coalition site)
- www.brookings.edu/metro/EITC/EITC-Homepage.aspx (Brookings Institution)
- www.eitcfunders.org (EITC Funders Network)



Phone Resources



- Local IRS Locations 800-829-1040
 - Tax Help Line 800-829-1040
 - Refund Hotline 800-829-1954
 - VITA Site Locations
 - ✓ IRS Hotline
 - ✓ United Way 211
- 800-906-9887**



IRS Contact



Partner@irs.gov

or

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401 West Peachtree Street

Atlanta, GA 30308

Phone: 404-338-8325

Cell: 404-326-8046

Rebecca.harrell@irs.gov