



Welfare Peer TA Webinar:

Innovative EITC Marketing and Outreach Strategies

January 27, 2010

2:00 EST

David Camporeale: Hello everyone and welcome to this Welfare Peer TA Network webinar on Innovative EITC Marketing and Outreach Strategies. My name is David Camporeale and I am the Federal Project Officer for Welfare Peer TA, which is part of the U.S. Department of Health and Human Services Administration for Children and Families Office Family Assistance.

Due to the potential impact of EITC to support families in poverty, we are very pleased to be conducting this two-part webinar on EITC. For the tax year of 2008 alone EITC refunded over \$49 billion to almost 24 million workers.

But not all eligible workers for EITC have taken advantage of it; billions of dollars are left on the table every year. So many States and localities have formed coalitions to reach out to low income working families to help promote EITC and the massive benefits that it has to working families.

During our first webinar held several weeks ago entitled Laying the Groundwork for EITC Coalition, participants gained strategies from speakers performing successful regional and State coalitions. If you would like to listen to those, the audio of recordings and transcript for the first webinar are available for download on Welfare Peer TA website.

Please also remember that this presentation is being recorded and that you can download the slides and the audio recordings and as podcasts on the Welfare Peer TA site.

The webinar today is the second and we have several learning objectives for today. Our first learning objective is so that participants could learn how to successfully market EITC campaigns; that participants will gain a better understanding to conduct outreach through community events; that participants will hear best practices for conducting targeted outreach; and that participants will learn about free marketing materials available through the IRS, partnerships, education, and other outlets as well.

During the webinar, we will have several highly qualified speakers and then at the end of the webinar everyone will have an opportunity to ask questions. At any point during the webinar, you could click on the Q&A box and type in your question and we'll respond that we've gotten it and at the end, I will go through the questions and ask them to the presenters. Only we can see your questions so feel free to ask anything you like.

If I don't answer it for some reason, it's most likely because of time constraints. You could always follow up with additional questions by submitting them to the Welfare Peer TA site directly.

So without further ado we will be moving on to our first presenter. Our first speaker is Janet Hawkins of the Family Economic Security Project. Janet, why don't you take it away?

Janet Hawkins: Great, thank you David. Hi all, this is Janet Hawkins with Multnomah County's Commission on Families, Children, and Communities and my co-presenters and I are going to talk about our Family Economic Security Project.

So just as this first slide indicates, you're going to see examples of the marketing material and the information that we're putting forward to consumers and community partners to really highlight earned income tax

credit, free tax preparation services, and basically helping people learn more about the availability of different types of tax credits. So as we go through the slide show you'll see some examples.

I'm joined here today by Nicole McKinney who is an intern with Portland Community College and she has been one of our chief outreach folks for the past nine months at the commission. Lindsay McBride is here as well and Lindsay is our communications coordinator for the project. So we're going to share parts of this presentation as we go through the slides. So can I have the next slide please?

So again myself, Lindsay, and Nicole. We started this project essentially about three years ago and it really became - we have our top elected official chair Ted Wheeler who chairs our Board of County Commissioners and Multnomah County is county government in Portland, Oregon. So people out there, if you've heard all those rumors about rain in Portland I have to say we're looking at a beautiful, sunny day temporarily at least today.

So we have county government, our Commission on Children and Families is the project manager. But we work very closely with IRS who helps us with all the technical assistance, the business partners, consultation on all the materials we make, and they help with presentations on EITC to organizations who are interested in the project.

Our other equally important partner is CASH Oregon, a new non-profit just founded about four years ago who works to provide free tax assistance to consumers and they provide tax assistance at a central location here in Portland. They also work with us to do a mobile team of tax preparers who are able to go out to businesses and other non-profit organizations to help

consumers with taxes. They help us with presentations and outreach to community organizations. Next slide, please.

This is why we do the work. Can we go back to that previous slide? Thank you. I think the key thing for our elected officials here in the county, I think that last slide there is the most effective anti-poverty program earned income tax credit that really says it all.

We know that (unintelligible) Foundation has spent a number of years working on initiatives in this area so we just wanted to highlight that, the effectiveness of anti-poverty work and the earned income tax credit. Next slide please.

Woman: Janet we have a request for you to speak up if you can.

Janet Hawkins: I will, I'll actually move closer to the speakerphone and speak up so let me know if you'd like me to increase the volume.

This right here is basically what's earned income tax credit. I apologize if this duplicates what folks know, but the 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. Next slide please. Next slide, thanks.

We have different - if you go back one, thank you. In terms of income qualifications, you see them right there, married with no children, \$18,000 plus, this is the top incomes that people can earn in order to qualify.

Married with qualifying children, \$48,000 plus, and again you get a sense of kind of the numbers of people who can qualify for these tax credits. This is at

least in our community a substantial earned income for people at \$48,000, fairly close - well not too far from our Portland median income. So we know we can serve a large range of working individuals and families low and moderate and actually fairly close to median income.

The final is a single person with qualifying children and again \$43,000, very much living wage income for a working family. I always recommend that folks take a look at the IRS website for specific tables and very detailed information on these guidelines. Next slide please.

What is the maximum credit that people can receive? So if it's a married couple with no qualifying children, \$157; a person with one qualifying child, \$3000 plus; two or more qualifying children, \$5000 plus; and for three qualifying children \$5600 plus.

So it's a very significant source of additional income for working families, married couples, but particularly when there are children, qualifying children in the family it can provide a substantial amount of income for working families. Next slide please. So with that I'd like to introduce Lindsay McBride who will handle the business perspective on our Family Economic Security Project.

Lindsay McBride: Hi there, thanks for having us. Related to the business perspective and how we designed and built the program, our goal was certainly to be reaching out to employers as a way to maximize how we could reach working people. Of course, that's people that are in the business environment as an employee or people that are in a non-profit, not for profit organization.

One of the things that we found, this is a quote from the assistant director of a successful non-profit organization here in Portland. He really appreciated the

tools we could come in with in terms of their employees from that range of minimum wage all the way up to about \$22, \$23 an hour that this organization had that range.

If we could come in and provide materials and direct them to resources that it wasn't going to be an additional burden on the business or the organization to promote and make this information available. So that was a really critical part of our program design.

Janet Hawkins: Next slide please. One of the key things for the project, and Lindsay did a great job defining and talking about how we've pulled in business engagement with the project. We also built the project around consumer perspective and I know that's a really critical interest that people have around the country and as we look at marketing and providing information and doing educational work.

The thing I have to say that we did right in the beginning of this project three years ago was to convene two consumer focus groups, 30 consumers in those groups, and they really gave us their input and their ideas. So we asked them basic questions like if we were to talk to you about EITC what's the best way to do that, how do we convey issues around the paperwork involved, all that kind of information. They really came back and provided us a solid foundation of how to build this project.

And very quotable thoughts as well. You can kind of see some of the quotes there. I particularly remember one of the people who was in our focus group was a single father with five children and he was really the person who said I know that \$50 or \$60 a month or in my paycheck, it wouldn't be a lot for other people but for my family it makes a big difference.

That was really key - that gave us some of our marching orders to move forward and be able to convey to people when you get advanced earned income tax credit in your paycheck it really makes a huge difference.

So our project focuses on earned income tax credit and claiming that when people file taxes but we also focus in on the advanced earned income tax credit. Again, I'll call your attention to some of the marketing materials that you are going to see throughout the program.

This particular cover shot is our Financial Planning Opportunities for People of All Incomes guide. This is a whole resource guide for where to find information on free assistance for financial planning for people living on a low or moderate income.

So we really spent a lot of time researching and finding resources because again that was something that came up in focus groups. People were proud of their earnings; they knew they weren't earning a lot. Managing their money did give them a sense of pride but they had challenges trying to find organizations or resources that could help them with financial planning. Next slide please.

In terms of the project benefits, and this is really again from our elected officials and many of you who are on the webinar who are working with elected officials, they want to see a project benefit certainly for the business community and as well as employees and for consumer groups.

So for business we really focused in on the advanced earned income tax credit, educating employers, providing free tax preparation for employees who are involved in our project so business could get that as a benefit. We provide

the financial education handbook to employees. We know for businesses that's really going to support their stable workforce.

For employees, they're going to see an increase in their paycheck if they utilize the advanced earned income tax credit. We know based on costs here in our Portland metropolitan area I'm guessing costs will look similar around the country for this, but anywhere between \$150 and \$350 is charged to prepare taxes for people by private preparers so we really try to emphasize to employees to utilize the free tax help through AARP Tax-Aide and CASH Oregon.

We very much encourage people to avoid refund anticipation loans and those are the loans that consumers, low-income consumers often take on their tax refund. Those are typically sold to people, I'll put that in quotes, as they are getting taxes prepared by paid for preparers. Oftentimes, those refund anticipation loans can have outrageous rates of interest so we want to encourage people to again look at the free tax assistance.

Then, finally, we really wanted to do more around that financial education resource and directing consumers to where they could find good, reliable information that would help their family. Next slide please.

I want to invite Nicole just to talk a bit about consumer perspective as well because she has really been our expert in terms of doing outreach to consumer groups in a variety of settings. Over the course of the past year, Nicole and our other team of interns here have communicated with probably over 2700 consumers out there in the community.

Nicole McKinney: Good morning. I had a chance to reach out to different populations at farmers markets who - like seniors at farmers markets. I've had a chance to speak to

working families at employment places and also at Department of Human Services departments where folks were receiving benefits.

So I've had a chance to peer exactly what was the best way to get the message out to them. They would say well this particular piece doesn't speak to me, I don't understand this, and I could really relate to them because I just came from utilizing those services as well.

So I have also had a chance to take out marketing materials and have them review them before we actually printed them off like our banners and our financial handbook as well.

Janet Hawkins: Thanks Nicole. So on this slide hopefully you'll get a chance to see essentially kind of the elements of how we put together the project.

I have to say Nicole is really one of those key people because as we give out new materials, shot them through, she was really the on the ground person who tested them with consumers and gave us the input to know well this piece seems to work really well for people but folks have a lot of questions about this other piece and we might want to look at a different kind of design or different kind of approach.

So again you'll see some of the kind of key points in terms of the design and implementation. Next slide, please. Lindsay will talk to us about the details of the implementation.

Lindsay McBride: So just briefly from the previous slide and this slide, the graphic includes what we call a tell-a-friend card. We have created them in English, Spanish, and Russian. They have been hugely utilized and very popular, very effective we think really tapping into that issue of the most powerful recommendation is

from someone you know and trust. So if we can be in front of people and give them that information whether or not they use it we encourage them to pass it on and we think that was very effective.

So as an overall snapshot, you can see on this slide that we targeted and were able to work with over 500 consumers and that's specific to the free tax preparation that the Multnomah County mobile team was able to provide at different sites around the county. We have worked with 50 employers that cut across again both that for profit and not-for-profit, non-profits, those sectors.

So we really tried to target within our own community where are the people within the demographic that we're trying to reach, where are they working, what kinds of jobs are they doing, do they fit within the spread of the minimum wage to the top dollar that makes sense when it comes down to qualifying for different credits, refunds and benefits. We also wanted to cut across sectors. So I think we were able to do that, reaching out to those 50 plus employers.

Then we also were specifically on site with probably 25 plus workplace locations and that would include if we could be on site for a certain employer or if we could find a location in the community that was going to be conducive to bringing people from an employer or surrounding neighborhoods to a location. So it was a pretty comprehensive approach.

Janet Hawkins: Next slide please. So the outcome for the project, each year we go back to our Board of County Commissioners and typically in the spring when we're asking additional funding for the projects.

So we fund this project with a combination of funds but just let folks know, we have county general funds so taxpayer dollars. We have community

services block grants as an in kind to the project. We also have private foundation funding that has come in from the Safeway Foundation and we have Starbucks has actually provided us with some resources for providing program services.

So each year when we go back to our Board of Commissioners we talk about what the project accomplished. So you'll see information from last tax year, in 2009, that we presented essentially last spring.

But the green bar on the left is that mobile team effort that we talked about. What was the average adjusted gross income of participants, we wanted to see who we were serving and get a sense of what their earnings were. So we know the Federal poverty income guideline was \$18,310 for a three-person family. We know we're above that in this project that was very important to us.

The red bar was the center site where we paid some services for CASH Oregon and the gray bar was also a CASH Oregon site in Rockwood that we helped fund. There is a low-income neighborhood in Rockwood so we knew we were out there with the population that we wanted to be serving. Next slide please.

Very importantly for our Board of Commissioners, they wanted to know what the benefit was for consumers and so we could give them this overall schedule, refund total, \$676,000 plus, average refund is \$1200 plus for households. Again you see the three kind of content areas of the different sites where the service is offered. So again, for the county investment in this project and return about a 1:10 leverage in match in terms of county dollars as we totaled up these refund amounts for consumers. Next slide please.

The other thing we talked to our Board of County Commissioners about and Oregon is certainly considering legislation at the State level on regulating refund anticipation loans. We knew that we saved consumers tax preparation fees. In this slide we just called it an average of \$200. It was not uncommon for consumers to tell us they had been charged \$350 to get their taxes done at a pay for site. So we calculated what we believed to be the saved tax preparation fees.

And then very clearly no refund anticipation loans with this free tax assistance is the RP guideline, IRS guideline. We offer no refund anticipation loans so we saw that as a savings to consumers as well. So you'll see that data on the slide there. Next slide please.

Final slide, we basically added all those figures up to have an overall impact to the project that is very close to \$900,000. Again, I mentioned a 1:10 matchup; that was from memory; I should have said a 1:12 match. Our county demo fund in the project last year was \$72,000.

So again going back to elected officials and talking to community members and businesses, this is the kind of language we use; it's the language that people speak in that business world. So knowing that for an investment there is a match is incredibly important for a project like this. Next slide please.

We evaluated the project as well. That was a key thing for us in August and September of last year. We wanted to know what the businesses felt about the project; what their onsite tax preparation experience had been like; how many numbers of employees had been enrolled in the advanced EITC; ideas for workplace financial education sessions because again we knew the best place to reach people about financial education was in the workplace; and what their recommendations were for the project.

So we came out with an evaluation. We were actually able to incorporate all the input for the current year 2010 and have that reflected in being able to receive a Safeway Foundation grant to really focus in on that financial education piece. So tying into consumers using free tax prep, utilizing their refund well is really bundled in to being able to offer some free financial education sessions.

So we're pleased about moving forward with that initiative so we felt like we really honored the recommendations made and then used that content to move forward. So next slide, and Nicole will talk about again some of the outreach and some of the content that happened at these different programs and sites.

Nicole McKinney: It was a great opportunity to go out to some of these summer food programs where children from various different locations at Portland Parks and maybe apartment complexes where they were feeding children for free. I had a chance to speak with their parents and site coordinators at least twice a week throughout the summer, letting them know early on about tax benefits and other resources.

So for the most part I know it seems quite early. Some folks were surprised at me coming out but very, very excited that they would have a jump-start on that. The farmers market, again I visited on the weekends talking to a variety of different types of consumers from seniors to families to single people.

I had a chance to get the feedback from folks when I was giving out the tell-a-friend card and folks said well I might lose this because it's so early on. So that's when I came up with the idea with the team to develop a magnet with this image, using this woman's image on there. Because folks - the consumers said they really related, really identified with her and felt comfortable. So

folks said that they would be willing to put a magnet up to remind them to utilize the services and remember about the EITC.

Janet Hawkins: Thanks Nicole. Next slide please. The next set of slides you're going to see highlighted in the yellow background and we did this because Nicole and I are going to trade off a little bit in this but we wanted to show you some of the outreach and how we framed some of the content for consumers. So showing this off and doing it, we wanted to let you see the way we typically are out in the field.

We go to different Head Start programs, our Department of Human Resources offices here in Portland, and have an opportunity to present to consumers. So these next yellow highlighted slides, they're not so much around the program management but really about how we talk our talk in terms of working with consumers.

So we start this slide show and when Nicole and I are presenting together just to say that money management is a very strong focus for a lot of working families. Really, again, it was this foundational work and very true, the focus group participants let us know they needed money management information. They recognized they didn't earn a lot but that having this information is really key to being self sufficient for them. So next slide.

We bundled the financial education program into three modules, the family tax benefits, module two basic banking and credit, and then finally debt management because that's a very hot topic right now in our economic situation. Debt management is really important for people who are earning low or moderate income. Next slide please.

We talk about tax benefit programs and really as much as possible just try to put it in a plainspoken format. It's oftentimes complex information but we have worked very hard to get it in a format that's understandable for people. Next slide please.

You'll see, this is one of the slides we use. Helping people maximize their paycheck, understanding that Federal form W-4. We get lots of questions about it. IRS has been particularly helpful in clarifying, in providing us with information and support in terms of talking with consumers.

But it's really key for consumers to take power over their situation when they are completing those W-4 forms to make sure that they have their proper number of dependents claimed and that they get that information correct. Again, with consumers we focus in on having them go to the IRS website that is very excellent, very user friendly. So we really try to get consumers comfortable with going to the IRS website and using that site.

The other key thing is that Oregon has a fairly high income tax so we always remind workers in Oregon, even though they might be earning a very low wage they will likely be impacted by Oregon's income tax. So that's a tax tip that we keep pointing out as we're presenting to consumers. Next slide please.

We developed a sheet and I'm going to hand over to Lindsay at this point to talk a little bit why we developed this sheet because it had an interesting background of how this came about.

Lindsay McBride: I would just add relative to this particular piece, our observation certainly included the realities that people are intimidated by the IRS; they're scared of it. Oftentimes they feel like I have a little bit taken out of every check, I'm just going to leave well enough alone, maybe I'm not going to file, etc.

I think overall we've realized that for so many people that fundamentally that ends up costing them money if they were eligible for a lot of these different credits and refunds, deductions. We've been told that it's really critical when someone is a student and they are applying for certain kinds of Federal financial aid that if they haven't filed they're then sort of behind the 8 ball in their ability to demonstrate that they have been paying taxes, etc.

So one of the approaches that we were able to develop is what we call a worksheet and this has been a great tool for us. We've shared it around the country. We've gotten great feedback on it from our colleagues as well as consumers.

It was our goal of trying to figure out how to take this changing, complicated information and make it acceptable and create a tool that someone could then use if they sat down to do their own taxes, if they go to a private preparer, they're working with it say with family member, or if they are able to take advantage of free tax preparation.

So we were really challenged with presenting complicated information but trying to do it in a way that was user friendly. From everything we've heard, we did a pretty good job of that.

I think Janet can also remind folks that all of these materials are available on our website or if somebody wants to contact us by email we can provide them with PDFs, etc.

Janet Hawkins: Yes, thank you Lindsay. Nicole did you have anything to add?

Nicole McKinney: Next slide.

Janet Hawkins: Yes, next slide please.

Nicole McKinney: I just wanted to add to what Lindsay said, often consumers are really terrified and they feel like they're not qualified because most of them use a paid preparer. This slide demonstrates how on the back of this particular form we go into definitions and we have it broken down so just a basic person, anyone can look at this and kind of self identify where they fall and then at that point they can maximize their tax refund.

Janet Hawkins: More kudos to IRS on its worksheet. Our local partners here in IRS, Cathy Howell in particular and Amber Earnest really assisted us in putting together these materials and making sure they're correct, helping us update every year as tax law changes. They're really the experts and they have really been the go-to people for making all this kind of content happen in terms of the tax benefits out there for consumers. Next slide please.

Lindsay McBride: So this is sort of the fold out shot of this worksheet that we created. Part of our mission was to really lay out for people that are filing as individuals and/or people that file as a family that we wanted to be clear that there are benefits within these programs that meet the needs of both of those populations if you file individually or if you file as a family unit.

A lot of the focus of these benefits, the greatest benefit is certainly for people that have worked that have children in a household. So we've really tried to emphasize that and that in addition is shown in this layout. We've again through focus groups and passing around the materials as they were developed in draft form.

We got a lot of feedback and we really moved toward this format where there is a question that sort of softens that opportunity to talk about some of these issues that are personal and private and complicated but again do it in a way that this becomes a tool when we open it up, when we go over it with somebody, when we're giving them something.

It's sort of an icebreaker in a way. It allows us to have that conversation and we can go through in this format and identify things that may be relevant to that group or individual such as if they're an employee and there are retirement benefits offered through their employer, if they're a student, if they have children that they are paying toward their child's ongoing education, etc. So again this has been a very effective format for us.

Janet Hawkins: Next slide please. So again in our presentations we remind consumers and talk about the advanced earned income tax credit. We have these outreach brochures we have developed, IRS has excellent material out now on advanced earned income tax credit. We also bring copies of the Federal form W-5 so that when we're doing consumer presentations people can actually hold that form in their hands and take a look. We can respond to questions, they can read the brochure.

We have all the materials translated into Spanish and English. We have a large Latino population in Portland. So we try to make sure that we're meeting the needs of the consumers who are in our - receiving our outreach and our community education approach. Next slide please.

Again it's really emphasizing to the consumer what this means for you, how does this affect my paycheck, what's the benefit for my family. In Oregon, our minimum wage is \$8.40 per hour so we use this slide to say hey you could

earn anywhere from Oregon's minimum wage up to \$23 an hour and still potentially qualify for the advanced earned income tax credit.

We emphasize that you can basically get \$1800 plus of tax credits in a paycheck and for many families that might average out to about \$150 a month in additional income. So again the brochure that we provide to them in these trainings really reinforces this information. Next slide please.

We mentioned it earlier, and Lindsay and I both discussed the free tax preparation assistance; that is really incredibly beneficial to consumers and employee groups. So that's again offered by CASH Oregon, a non-profit, in collaboration with AARP Tax-Aide here in the Portland area.

We take this mobile team to business sites, community colleges, community sites, schools, and they literally travel out with laptop computers, trained preparers, and they can prepare taxes for people onsite. So people are able to go - they're either at work, at their business, or at a site that's very comfortable for them -- maybe their child's school or a particular program their child is enrolled in. They're in a space that they feel comfortable with.

All the preparers are IRS trained and certified and we offer evening and weekend hours at many sites. So just to let you know, we're booked all the weekends in February and we're going to be out at housing authority buildings here in Portland working with individuals and families to do the free tax prep.

Again, our tell-a-friend card is available in English, Spanish, and Russian. It is really the way for consumers who are pleased with the service to really tell their friends and to spread the word about the free tax assistance. Next slide please.

The other thing to focus in on is again we do this presentation educating people about the cost of the tax preparation services and avoiding the refund anticipation loans. The bottom line is it can cost you \$490 if you take a refund anticipation loan and you're charged quite a bit to get your taxes done. So that can resonate for people. Next slide, please. Nicole is great about presenting the next slide.

Nicole McKinney: I could really relate to this especially working as an intern in the office and this is close to my wage. A lot of consumers really can relate because if you have all those fees on the slide before, some folks don't really get that.

But when you put the hours up there, because most people know exactly how much they make for the week. Some people get paid weekly or every two weeks and so this right here really hit home, \$500. So when it matched up so closely to the total cost of \$490 I was able to really make a difference in doing my outreach.

Janet Hawkins: Thanks, next slide please. The last two slides, what's ahead. We know we're going to be out doing financial education. We definitely want to reach at least 60 employers in the Portland area with more information about advanced earned income tax credit, the campaign. We know that we want to reach 300 employees to sign them up for advanced earned income tax credit and we know we want to reach 1000 consumers for the workplace or site based free tax preparation. Next slide.

We'll definitely be doing outreach to business associations, specific groups and organizations and other community groups. They have been a great resource for spreading the word about this project and interesting businesses, they're creating interest from business in the project.

We also know consumers really need this information and our goal is really to essentially double our contacts with consumers in the upcoming year. We want to reach 3000 consumers at different community events and agencies. Next slide.

Finally, this is how to reach us. To learn more about the project, it's ourcommission.org/fes, it's Family Economic Security Project. My contact information for Janet Hawkins is here on the slide. You can see that information, (503) 988-3707 and I'm very happy to respond to questions.

Finally, thank you for listening and giving us this opportunity to present in the webinar.

David Camporeale: Thank you so much everyone. I think you've got an amazing program up and running and I'm very impressed by how multi-pronged it is and how you seem to have financial literacy and outreach and community outreach and business outreach and all the different things, all the different complex parts moving at once. It's very impressive and I think it's very educational for the people listening as well so thank you.

Just a reminder to people that you can ask questions in the Q&A box. At this point if you do ask further questions please be sure to specify which presenter that you want to answer the question or if it's just for everyone you don't have to specify. We will be going - doing our best to go through all the questions at the end after all three presentations.

Our next speaker is Jackie Wilks-Weathers, the Executive Director of the Center for Financial Independence and Innovation and Company. I will let her introduce herself and her organization and give her excellent presentation.

Jackie Wilks-Weathers: Thank you David. Good afternoon everyone. My name is Jackie Wilks-Weathers and I'm with the Center for Financial Independence and Innovation. We are a non-profit organization that serves Georgians with Disabilities, their family members, caregivers, and service providers. You can go ahead to the next slide.

My presentation today is going to give just a real brief overview of the organization because everything that we do is related to asset building for people with disabilities and VITA and the earned income tax credit is really sort of the first step forward to getting there.

I want to talk a little bit about how we started and then how our programs have expanded over the years and end with information about our Georgia Disability Tax Initiative and our partnership with the Georgia's Council on Developmental Disabilities and our outreach efforts within the State to serve what seems to be one of the most underserved populations when it comes to free tax preparation. Next slide.

Just a little background, CFII was essentially - it was incorporated in 2007 but our core service Credit-Able has been around since 2003. Some of you may be familiar with alternative financing programs because your State may in fact be one that has an AFP. But, alternative financing programs are loans for assistive technology for people with disabilities and it's funding that originally came through NITO. Next slide.

Since 2003 we have processed over 150 loans. For the most part, we still have about 50% approved and the rest either denied or withdrawn. This essentially is a mechanism that individuals can utilize to leverage funding to purchase

assistive technology and that can be anything from a hearing aid, a home modification, vision equipment, or an adaptive vehicle. Go ahead, next slide.

Since this is a national call I wanted to make sure that I put in information if you are interested or you are serving individuals with disabilities. You'll hear more about this later but one of the things that we have found is that in doing the free tax preparation many of our consumers will actually use their refund to purchase assistive technology or to use it as a down payment for the purchase of a larger piece of equipment.

So your State may be one that has an AFP. To find out you can just go to Resna's website and look up the contact information for your State because that can be a really great resource for your consumers. Go ahead, next slide.

We also began thinking about how to offer auxiliary services through - to our loan participants. We have really been able to do that through expanding our services from funding that came from a couple of different sources. I wanted to share this with you because in some of your own States and through your partners, this may also be relevant.

The National Disability Institute has a wonderful national program called the Real Economic Impact Tour. They have partners in every State and are a tremendous resource. We have funding for financial education and homebuyer education from the Georgia Department of Community Affairs. They contract out.

Again, for consumers that are looking down the road into the future, a tax refund can be a very first step in saving towards a down payment for purchasing a home, especially if you combine that with financial education and put together any other of the home buying incentives. You've actually

given a person an opportunity to purchase an asset where they may not have thought in the past that they even were eligible or it was even possible. Next slide.

We do work very closely with the Georgia Council on Development Disabilities. They have come to see the value in asset building for individuals with disabilities. For those of you that may not be as familiar with this particular subset, what you find is any person who is receiving Federal benefits whether they're welfare benefits or until recently food stamps, social security benefits, that there is an income and a resource limit. That really presents a huge barrier for people to build and save for the future.

I think about it in terms of a car repair. A person who is receiving Federal benefits really is only allowed to have \$2000 in a savings account, like something they could access as cash. If for example you - your car breaks down and you need a new transmission, you might very well spend that entire \$2000 to make those car repairs so you can continue getting to and from work.

If that is your only savings that you're allowed to have, if you have say your heater breaks in your house or your air conditioning goes out, at that point you have no more savings to rely on. That creates a downward spiral of using credit cards or various other predatory lending outfits come into play.

So through the DD Council what we're looking at is not only at a State level but nationally how can we impact policy change that will allow individuals with disabilities to save, to become self-sufficient.

We actually last year were one of three of the original VITA grantees. I was telling my colleague Maggie Hamilton here just a few minutes ago that VITA has been around for a very long time but it's just recently been a funded

program out of Congress. So the first year had \$8 million, it got another \$8 million this - for this tax season. The hope is that it will continue to provide funding to organizations so they can do greater outreach.

We were able to really leverage those dollars creating a mobile model that I believe has really made a positive impact in the lives of individuals with disabilities and their family members. That's really where I want to focus my time is on how our model may be a little bit different but certainly applicable to various underserved populations. Go ahead, next slide.

The Asset Alliance of Georgia is sort of the umbrella under which our VITA program works and it is funded from the Georgia Council on Development Disabilities and working very closely with the National Disability Institute as I had mentioned earlier. Go ahead, next slide.

The goal or the general mission of the alliance is to build the capacity of financial services and asset building organizations as well as to raise awareness among disability service organizations. One of the first things that we found when we started pulling together focus groups around asset building is that you had essentially two camps.

You had financial institutions or financial service providers that really had no idea how to serve people with disabilities, had no personal - may not have had any personal relationships with a person with a disability, may not have been able to understand that person, no disability sensitivity training.

On the flip side we also had disability service providers who were not at all aware of the potential asset building programs that were already in existence but maybe not necessarily doing targeted outreach to individuals with disabilities. That went across all of our different programs from the financial

education, the VITA program, and most recently our individual development account pilot project. Next slide.

This asset alliance was an intentional mix of people from financial institutions, asset-building organizations. One of the things that we found is that for people with disabilities self-employment or customized employment is really an excellent way for them to enter into the workforce and to be able to create a livable wage.

We invited government agencies including the Department of Labor, the Department of Community Affairs, the Internal Revenue Service, the Department of Education, disability service organizations, the Shepherd Center which is a rehab - a large rehab hospital here in Georgia, the Statewide Independent Living Council and all the independent living centers, the Facility Business Technical Assistance Project which is the ADA Resource Center.

So we wanted to make sure that there really was a nice mix of people so that the information that was out there was relevant, timely, and useful. We also had a very intentional outreach to consumers and family members of people with disabilities. Next slide.

The Asset Alliance recognized very quickly that one of the most tangible and I don't want to say easy because VITA is not easy but the most tangible ways for people to start building assets is through the free tax preparation. The earned income tax credit really is an opportunity for even people making very, very low wages.

We have opted to use a mobile model. Many States do this. Ours is designed a little bit differently in that we actually reach out to specific disability

organizations that either have people with disabilities that are employed that are working there or they may be doing employee readiness programs, job readiness programs, or partnerships with vocational rehab.

I believe very strongly that one of the reasons that our model has been successful is that we use what we have since come to deem our VITA champions. Go ahead, next slide.

These - and let me cover this and then I'll go back. Through the Georgia Disabilities Tax Initiative we offer the free tax preparation service in disability organizations because they are typically fully accessible.

People think of accessibility in terms of physical accessibility and while it's certainly important that a person who utilizes a wheelchair needs to be able to at least get in your front door, but to also have alternative formatting.

There are definitely forms that - and information that should be made available in Braille, in large print, on a CD. A person who is deaf may need to be able to communicate with their tax preparer so having sign language interpreters available. So using this model we were able to actively engage and empower local disability organizations to plan and implement a VITA program right there in their own backyard. Next slide.

Because we are a relatively small organization our VITA champions are particularly important. Every organization, if it is at all possible, and there are a few that just don't have the capacity either. Every organization that can has agreed to recruit at least two coworkers to volunteer to be certified as a tax preparer. This year we actually have some that are focusing more on the intake part of it.

These VITA champions serve as a point of contact for our VITA coordinator. So if there is any questions about technology, if there is any questions about the number of people that are going to have appointments, we do this by appointment only instead of first come, first served.

The VITA champions because it's local promote it - the program through their own channels so newsletters whether it's their own organization's newsletters or ones that they are a part of, flyer distribution at places that are appropriate. They have the contacts with the local newspapers and the radio and so we don't have to try to figure out what is the best communication mechanism in say for example Augusta when our office is located in Atlanta. Next slide.

The VITA champions are the ones that are responsible for scheduling the appointments. This is particularly important because transportation does become a pretty significant barrier. If there is a way to ensure timeliness of preparing taxes we have found that the appointments do tend to take away some of the well I didn't get my taxes done but now the MARTA bus is here to pick me up.

We also have the VITA champions work to ensure that all the clients know about the required documentation needed to file their taxes. With the difficulty with transportation the last thing that we need is to send someone away because they forgot to bring a copy of their social security card or their driver's license or their State issued ID.

The VITA champion either themselves or through their IT person if they have one provides the onsite technical assistance. So those of you that are familiar with VITA, there's two options in terms of the filing software, either the desktop tax live or the online version. We opt to use the online version

because it's in my opinion is much, much more secure and we can also log in from anywhere to prepare taxes or to actually submit them.

VITA champions are also very well educated and can answer basic questions about filing your taxes. They have information about other sites that might be available if a consumer can't make theirs. If there is a question that they just can't answer they know exactly who to contact within our office to get help for the consumer.

That partnership with the VITA champions is really instrumental. We have found that there is ownership and pride and it actually engages not only the staff of these disability organizations but also some of their clients.

At a couple of the independent living centers they have opportunities for people who want to reenter the workforce or who have never been in the workforce to volunteer. We take advantage of this and put them to work as greeters. We put them to work making copies. We put them to work answering questions, making sure that the volunteers have the materials that they need.

It really does become a very comprehensive partnership providing not only just the free tax preparation but also information that they can then use down the road.

What's not in here and I won't - the last slide is just my contact information, is how we are sort of furthering asset building by encouraging people this year through a project called the Individual Development Account.

I imagine some of you are familiar with that. But our program is a little bit different in that we have a 5:1 match and one of the potential savings can be

for assistive technology. At every VITA site we will be encouraging and recruiting clients to participate and they can actually use their tax refund to seed their IDA account.

So it can really leverage that. So for example if a person gets back \$500 and they decide that they want to participate and they meet all the other eligibility criteria in the IDA program, they can take that \$500, put it into an IDA account, and because of the 5:1 match we'll put in \$2500.

The end result is that consumer has \$3,000 so they have leveraged it 5:1, their tax refund. They now have \$3,000 to purchase either a piece of assistive technology, buy equipment to start their own business, post secondary education, or a down payment towards a house.

Our goal organizationally is that whatever we do we try to tie together all of our asset building opportunities and overlap them creating a support net for our consumers, for individuals with disabilities, their family members, and caregivers so that they can sort of break that cycle of poverty and begin to build and acquire and keep their assets.

I'll stop there. I think my time is about up anyways. My contact information is on this slide. Please feel free to give me a call or send me an email if you have any questions or if you think of something after the webinar. I think that's it for me, David.

David Camporeale: Thank you so much Jackie. You do so much amazing work to shine a spotlight on what really is an underserved community and it's very clear that you're having a tremendous impact on their lives and that EITC can be a broader tool not just for getting money into the pockets of people but drawing

them into a larger net of services and helping to improve their lives. So thank you.

Our next and final presenter is Ms. Harrell from the IRS. You're in a position to make all of this possible. She's from the SPEC Office, the Stakeholder Partnerships Education and Communication Office. So I will turn it over to her to introduce herself and to walk through all the great things her office does to make this program possible.

Beckie Harrell: Thank you, David. Good afternoon everyone. I'd like to thank David and everyone at OSA and ACF for allowing me the opportunity to make this presentation here today and I also want to thank all of the participants out there for their interest. Especially I want to thank those who are involved just like the ones that have just spoken and we've heard totally about their amazing programs. It's just unbelievable what work is being done in the communities.

EITC and its impact on the families is so powerful and they clearly presented that today. I want to provide you with some information. I know your program - you have been inspired by their programs and that you want to run out and become involved in your own communities. I'm going to give you some information today that will help you to begin to operate a program and to help you with resources and information to work in your communities.

David Camporeale: Do you want the next slide?

Beckie Harrell: Next slide please, I'm sorry.

David Camporeale: That's all right.

Beckie Harrell: This is our mission but I'm going to give you just a snapshot of our organization. As David said I work in the Wage and Investment Division, which is SPEC, part of it, and it is one of four of our operating divisions. We provide tax administration services to over 122 million individuals who file the Form 1040 where the primary source of their income is from the wages and investment. Within this division I do work in SPEC.

I work in Atlanta, which is our national headquarters office, and we have 47 local territory offices throughout the nation. We all strive to provide tax education and free tax preparation services by partnering with organizations within local communities just like in Oregon and in Georgia as Jackie talked about. As you see our mission is similar to ACF. We're working to improve the well-being of individuals, families, and communities. Next slide please.

We focus on segments of taxpayers who especially need our services. We have launched special initiatives to reach out to these unique populations. For instance with taxpayers who have disabilities we focus on providing specific education about special credits and how it might affect their current benefits. Jackie's program is an outstanding program whereas rural taxpayers' challenges are a little bit different and we are trying to provide tax assistance to clients in very, very remote areas of the country.

Our business model integrates tax education, free tax preparation with other strategies promoted by our partners like you've heard to increase income, build savings, and gain and sustain assets for our mutual families and customers.

Across the nation there are thousands of organizations like those you heard from who have a common interest and shared commitment that work together in partnership within their communities. They come together to coordinate

existing services, leverage community resources, and collaborate to serve our working families.

Our 47 territory offices work with over 360 of these local community based partnerships and coalitions all across the nation. These partnerships strategically link the ITC and other credits to asset building opportunities as a key to long term economic self sufficiency for working families.

SPEC partners with over 60 national organizations who all have the common goal of promoting EITC and linking to asset building strategies. Many of them have come together to form one such organization and it's a national EITC partnership.

One of the partners is the Center for Budget and Policy Priorities and every year they produce an EITC toolkit with detailed information on how to launch an EITC marketing campaign. So you can access that to have a beginning in your community.

The center graciously created a website to house information including the best practices from the community based partnerships of the coalitions like you heard from today and this has been a great tool for the field. I want to share it with you so you can have access and find out what is going on in your communities and within your State.

The slide is - that's exposed now is the home page and if you notice the fifth bullet is the directory of EITC community based partnerships. There are more links within this website that shares a listing of all of our IRS territory managers and their contact information. Another link in here will take you directly to the coalition contact by State. Once you click on your State there

will be an Excel workbook where you can then get the information by the city that the coalition or partnership is located in. Next slide please.

This is an example of what is contained within the workbook and the tabs at the bottom indicate the various cities. This particular example is old and it's from Minnesota but it is named the Metro Cash Coalition for Asset Savings and Hope.

Within this document you'll be able to find out their contact information, strategies for outreach, what activities they are conducting regarding tax preparation and the results from that, any asset building strategies, activities, and partners that are involved, who's on the core planning groups. You'll also be able to find any detailed past activities and their future plans. Next slide please.

This information may not be all inclusive, it's a place to start. It's populated by our very, very busy SPEC tech consultants that are out in the field. They update it before the filing season begins and then again in June at the conclusion. The data is manually pulled from our database and given to the Center for Budget and Policy Priorities to be posted there.

I encourage you to visit the site, see what's happening in your own communities, and what organizations are involved. There's so many ACF offices and affiliate organizations and grantees already involved in making a difference. I think you'll be impressed by all the activity across the country. Next slide please.

Last year our EITC program office created and launched a new and improved site and this is the home page from it. It's EITC Central and you can access it at the website on the screen there. So now it's easier to ensure that all the

EITC eligible workers receive the credit that they earn and deserve by using the latest tools for marketing, education, and tax return preparation.

There are tabs at the top as you'll notice. EITC Central has all the tax law information about EITC including an interactive EITC assistant to see if a person is eligible for the credit. The tax preparer toolkit, it has resources for volunteers at the free tax prep site. A partner toolkit with the earned income tax credit product, marketing tips, tools. Then a marketing express, which is a customizable product that can help you and you, can use your logo and customize it to meet your needs. If you'll go to the next page please.

As they were talking earlier about presenting to their commissioners in their area the importance of the statistics and you can talk to our tax consultants in the field and you can also visit our website here that has a statistic page for each State on the earned income tax credit. Next slide please.

I want to just give you a sample in the partner toolkit what kind of resources are available to market the earned income tax credit, if you'll go to the next slide please. There is a wealth of resources available to use on this website. You can see there's articles, TV spots, radio PSAs, and they are all available for your use. Next slide please.

Marketing Express is where partners can create and customize their own products with their individual name, location, logo, and message. It's really easy to use. I did it and I am technically challenged. All right, if you go on.

We have a lot of products and I just have a view here of some of the products we have available, earned income tax credit. We have a whole volume of tax related. I'm showing you EITC. Most of our products are in English and Spanish and other languages, we have them in up to seven languages right

now. They're available free of charge and we will deliver them to you. If you'll go to the next slide please.

There are samples also of posters and mail stuffers and they come in a variety of purposes to meet everyone's needs. So use this as a resource and see what's available and how it may work for you in your community. Next slide please.

This slide will be able to help you when you are ready to order products. You can call, contact your IRS local person, and go to two different websites -- one through our irs.gov or through the EITC Central website. Next.

I want to talk a little bit about our national EITC Outreach Day campaign. It's scheduled for January 29 so it's just Friday. It's a national grass roots effort that spotlights the potentially life changing tax credit. Charitable organizations, elected officials, State and local governments, employers, and other interested parties in your community can join to generate extensive media coverage on this day.

The need to reach out and ensure that every qualified worker claims and receives their EITC is greater now than ever with our economy. IRS estimates more taxpayers may qualify in 2009 due to changes in their income and they may not even be aware of it. In addition, working families with three or more children may qualify to get more money due to the recent tax law changes.

The EITC can put up to \$5657 in the pockets of eligible taxpayers and then even more if they live in a State that has a similar State credit. This is money taxpayers can use to make their lives a little easier now or money they can put away and save for a rainy day. For the upcoming 2010 filing season, with the simple check of a box taxpayers will be able to convert their income tax refunds into I-Savings bonds and that is new for this year.

Taxpayers must file and claim the credit in order to receive the earned income tax credit and that all begins with the awareness of the EITC. We need partners like yourselves to help us spread the word. I invite all of you to be a part of this national outreach day and there are tools on our website here that are strictly just to help you in preparation for Friday EITC Outreach Day. Next slide please.

As they had talked about before but we offer free tax prep and we've been doing that for almost 40 years. During the past ten years our partners have stepped up to host free tax sites and prepare tax returns. It's just unbelievable how much has happened in the last ten years and we owe so much to our volunteers and our partners out there that are doing this work.

Last year more than 80,000 volunteers worked at more than 12,000 free tax preparation sites. The IRS also has 400 IRS taxpayer assistance centers where taxpayers can also have their tax returns prepared for free.

Several years ago a consortium of software providers launched a new opportunity. We call it Free File. A person can prepare and transmit their own return using the Internet if you qualify. There are some income limitations to qualify. It can be accessed at our website at irs.gov. Next slide please.

If you or anyone in your community is interested in identifying where the site locations are that offer free tax help, these are the resources that you can refer to. 2-1-1 is the United Way line. All right, the next slide please.

Expect support partnerships that share commitment to enhance the economic wellbeing of our customers. Many of our partners have been instrumental in developing some of these new features.

A couple of years ago we had one of our partners that went to Congress and helped initiate the split refund and recently D2D has been instrumental in working towards having a savings bond on our tax return. So it will just take a check to actually apply and have a savings bond right on the tax return -- and that's new for this year. We always thank our partners for their continued efforts in making asset building opportunities available for our mutual clients.

For the future we're currently working with some financial institutions and we're going to pilot a program this year with debit and prepaid cards and we hope that we'll be able to introduce that sometime in the near future. If you'll go to the next slide.

This is the way the form has changed this year and how you will be able to access direct deposit and also savings bonds. The next slide is just a picture of the I-Savings bond that will be available easily this year. Next slide please.

As Jackie had indicated before that we have offered and been awarded funding by Congress and we can have - for volunteer income tax assistance and as well as for tax care for the elderly. Congress has appropriated \$8 million and it was appropriated first time in 2009, the first time and we are so glad that Jackie was able to be a recipient.

In 2010 the same amount was awarded and we are hoping that it will continue each and every year. There is a lot more information about the VITA program and the VITA grant opportunities on irs.gov. Next slide please.

I've got a list here for roles that some of the local partners play in the communities and this is regarding EITC outreach. You've heard some wonderful examples of how successful they are in their communities. So

there's a lot of roles that organizations and individuals and volunteers can play within their communities. These are just some possibilities. Don't forget that if you are interested in providing outreach our EITC products are free. Next slide please.

These are some roles that partners can play in regards with the free tax preparation program. Like the outreach, there is a lot of roles and a lot of options for volunteering at a free site. If you'll go to the next slide.

These are the roles that our IRS SPEC staff can provide. With outreach, I already had indicated that we can provide products and we have information on the State links and the State credits if that's available in your State. We can conduct workshops. I think Janet at the beginning indicated that they have the IRS come over and do workshops for their clients. We can make sure that everyone in the communities are fully aware of the site locations and hours, contact information.

So a lot of organizations also provide translator needs and the IRS can coordinate. If there's volunteers that are willing to travel we can coordinate that. We link organizations to coalitions and they're very, very involved in those coalitions or community based partnerships throughout the United States. Next slide please.

As far as the tax preparation, our staff can provide those software and provide the training for the tax prep and they can assist you in all sorts of planning and preparation in order to launch a site. They'll provide technical assistance and then they'll also support with the community based organizations. So if you'll go to the next slide please.

I just want to say that we are the IRS and we are here to help and we have the products and the resources available for you so we just encourage you to contact us and count on us. On this slide there are some electronic resources that are available and you can also visit our home page on our website at irs.gov. Since we are in the filing season right now there are a lot of highlights and changes and we have a lot of information out there now so take advantage of that. Next slide please.

These are some phone resources for you, our local offices and a free tax help line. Next slide please. The most important is partner@irs.gov. It's a web address that is for any potential questions that you may have.

You can quickly send an email and someone will get back to you. If you give the information you have about any information that you need and where you're located, they will direct it to a local person for you. If it's just a national question then it will be directed to our office. But partner@irs.gov, it's real important and we'll provide you with whatever we can if you just send us an email there.

Of course I'll be happy to help you. My contact information is there and I'll be glad to help you or answer any questions at all. So now that we're in the filing season and we have a lot of families to reach and we applaud everyone that helps us and reach out to those that don't and hope that you can participate in some small way.

I want to thank you for your attention and that's all I have. I hope you have a great day. David, that's all I have.

David Camporeale: Thank you so much Beckie for again making all of this possible. I know that IRS doesn't always get the best reputation on things but I hope your

division turns that around because I think that's such a positive impact in so many people's lives.

Your presentation in particular had dozens of little links and resources and emails and people you could contact. I just want to remind people that you didn't have to necessarily write down all those links. You could see this presentation and download it at Welfare Peer TA website shortly after. It will probably be up if not today, tomorrow at the latest if it's not up there already.

So we do have a number of questions and we have some time to answer them so I'll do my best to get to all of them. If I don't answer your question I apologize.

This is for our first presenters. Is the '08-'09 family economic security project brochure available online or do they have to rely on the mail. How do they get - how do people get a hold of your brochure?

Janet Hawkins: You can actually access it through our website which was that last slide that we showed, it's ourcommission.org/fes. It's the one just ahead of that one David.

David Camporeale: There is the website, excellent. Okay, next question. Can you - and I think this is for you again. Can you please mention again where the funding for the commission comes from? One that I know the county funds, block grant, Starbucks, you mentioned a couple of others. If it's possible for you to divulge how much funding was received. So could you talk a little more about how your organization is funded and how big your endowment is essentially?

Janet Hawkins: Yes, absolutely, great question. The Commission on Children and Families is part of a statewide network of Commissions on Children and Families funded

throughout the State of Oregon. So our overall budget funding comes from the State of Oregon that supports this project.

In terms of the specific project funding, we have approximately \$70,000 this year in county general fund so that's allocated by our Board of County Commissioners. We also have my staff time paid in kind by community services block grant and many of the programs will know that the block grant program well, CFCG, it's all about anti-poverty initiatives so certainly this one of the anti-poverty initiatives for Multnomah County. We also have a mini-grant from Starbucks so we have a corporate partner on board.

Then we were recently successful in securing foundation funds because the information about information for families' financial education really resonated for their foundation staff and so they came on board to help us fund that financial education initiative.

David Camporeale: Well yeah and just something to back up your point. One thing that I've observed over and over again across the country which you mentioned and I know Jackie mentioned as well is that once you get a hold of a good block of funding either from the government or from a corporation or from a non-profit or whatever, you could then turn that around and use it as marketing material to leverage that funding to get funding from many other sources as well. So even if you start small, it could snowball bigger and bigger and it ends up having a tremendous impact.

Janet Hawkins: I think we also do the easy ask care which is oftentimes ask our partners to print our materials for free so if you have a large partner they might know - need hundreds of copies of materials. We'll oftentimes just ask them to see if they could do that in-house in their own print capacity.

David Camporeale: That's a great point. Our next question is, and I think this is probably best for Beckie. Does the IRS list tax credit information for all States?

Beckie Harrell: As far as each State has their individual earned income tax credit?

David Camporeale: Yes, do you have that online somewhere?

Beckie Harrell: I'm not sure exactly what the question is. Would you mind repeating?

David Camporeale: Sure, the question was pretty short. It says does the IRS list tax credit information for all States?

Beckie Harrell: Yes, it's on our EITC website, eitc.irs.gov.

David Camporeale: Okay. This next question is for Jackie. Jackie, is the mobile team available in each respective State? All right, I think your efforts are pretty local or did you want to talk more about your mobile team.

Jackie Wilks-Weathers: Yes. Our efforts are just in the State of Georgia but lots of other States use a similar model. I would encourage, I don't know who asked that question but if you're interested in learning more about some of these innovative approaches you can go to www.reitour.org and that's the organization driven national disability institute and they highlight a lot of the really innovative programs around VITA and the EITC outreach.

David Camporeale: Thank you so much Jackie. So this next question is for anyone, any of the speakers. Considering efficiency effectiveness and outreach capabilities, what are the ideal locations for the administration of EITC organizations? State Welfare Agency, independent non-government, private agencies, Department

of IRS, Department of Commerce, local faith based. What have you found are the best locations for locating your organizations and the VITA sites?

Janet Hawkins: David, I think Lindsay is going to jump in with some ideas.

David Camporeale: Please do.

Lindsay McBride: I've just got a couple of ideas off the top of my head. You know, when we think about program efficiency, where are we getting the best access, the biggest bang for the buck. One that we've noted has been at our as Janet had mentioned before, local community colleges.

That comes down to just a critical mass, that you have so many students accessible in one location. Certainly, in our environment many of those folks do have children in their household so they're young people with children in their household or they're people that are going back to school that do have families. So in that way because it's a large population contained within one organization and sort of on one geographic location. So that's been great in terms of sort of critical mass.

David Camporeale: Does anyone else want to - oh go ahead.

Jackie Wilks-Weathers: Community centers as well as community action agencies are also great resources for housing and they have locations of the VITA sites.

David Camporeale: Thank you. So this next question is for our last presenter Beckie. A number of individuals who qualify for EITC may also be receiving various welfare assistance programs that usually have limits to assets and personal property that they can have. Is anything being done at a national level to

exempt the EITC benefits or additional benefits received by individuals so as not to be detrimental to their welfare benefits?

I'll let Beckie field that but I first want to prefix it that at least for TANF benefits, I know for a fact that EITC does not affect TANF welfare benefits as far as I know. I can't speak to other programs such as Snap and LIHE but perhaps Beckie can help us out on that.

Beckie Harrell: I don't believe it affects that as well as the disability credits and income as well. As far as - let's see, SSI is the one that - is that right Jackie?

Jackie Wilks-Weathers: Yes, I was going to jump in.

David Camporeale: Please do.

Jackie Wilks-Weathers: You could replace it with the other materials from the webinar but there is actually a benefits interaction chart that's available.

Some of the - for the most part your refund is not going to count as either a - as income for the month it's received or as a resource for about nine months. So it does give people the opportunity to either put it into an IDA or another protected account or to spend it wisely if you will instead of running out and just buying a bunch of stuff because you're afraid that your benefits are going to be affected.

I'll e-mail that chart. Some of it is specific to individual States because there is a little variation and then there's also a column on there that shows what the Federal benefit reaction to the EITC is.

David Camporeale: Thank you, and please do. We'll make sure that's on our website as well. I could also tell you that I'm several different partnerships with different human service agencies here at the Federal level as well.

That's something we always think of so that whenever we're adding a benefit or our benefits are interrupting with somebody else's benefits we try to exempt each other so that when you go through a demand testing process you could build assets and build supports from as many different sources as possible rather than have one cancel out the other or force people to choose from them.

We had another question for the end, she said that 2-1-1 was United Way. What's 3-1-1? 3-1-1, 2-1-1 is United Way and 3-1-1 is sort of the non-emergency, non-telephone directory information number that many States and localities have. Did you want to talk more about that? Is that nationwide now Beckie?

Beckie Harrell: I don't believe it's in every State yet.

David Camporeale: Yes, but most States if you dial 3-1-1 you'll get either a State or a local person who could help direct you to government agencies, local directories, things like that, who to complain to if you have a pothole. It also is helpful for finding VITA sites, free tax preparation, other non-profit organizations often where you could go to for help and whatnot. But that varies from State to State and locality to locality.

Final question, if we do not have tax preparers on hand in the office do we just reach out to community tax agencies? How do you recruit tax preparers? This one I'll throw open to any of the presenters.

Beckie Harrell: I'd like to just say that what they should do is consult with our SPEC local offices because they can link and match the volunteers with sites that are already in existence and they will work together to coordinate all the efforts. So it's best to start with them.

David Camporeale: Okay, did anyone else want to add anything?

Nicole McKinney: Sure, this is Nicole McKinney from the Multnomah County group. I - during my time reaching out to consumers about this tell-a-friend card here, if you all can see this, letting them all know that they could get their taxes done, I was surprised at how many folks told me that they did their taxes themselves or maybe they were retired CPAs. So right then we have a card that's in a similar color that was created by CASH Oregon and Multnomah County and it - to recruit them as volunteers.

In fact I spent some time with CASH Oregon telling them my story about how I utilized their services to say how important it is to get volunteers. So pretty much doing the outreach both gaining consumers and getting volunteers at the same time go hand in hand.

David Camporeale: Excellent. Well I just also want to remind people, and then we'll have a brief satisfaction poll, that if you have any additional questions, if you need any additional information or you need somebody to help facilitate getting in touch with any of our speakers or somebody else who is like our speakers or any other programs, feel free to put in a Peer TA request through the Welfare Peer TA system or submit a question.

You know, our whole reason for being is to try to help intergovernmental coordination and coordination between State and local agencies and

organizations like this one help connect to each other and to the Federal services.

So now we'll move on to our brief satisfaction poll. Question number one, these speakers had valuable information to share. Please click on strongly agree; agree; unsure; disagree; or strongly disagree. Okay. Moving on, question number two, the logistics of the webinar ran smoothly.

Question number three, I am more informed about effective EITC marketing and outreach strategies that coalitions can use to promote the EITC. Question number four, I learned strategies for outreach to local partner organizations to educate the public on the EITC. Our last question, I learned strategies that I can use for developing a strategic EITC marketing message.

Okay, well thank you so much again to all of our presenters for taking their time out of their day to help bring us this important information. Thank you to all of you. Again, all of this information will be available at peerta.acf.hhs.gov and if anyone has any further questions or needs any additional help please feel free to contact me through the site. Thank you so much to everyone and have a great afternoon.

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