A Technical Assistance Webinar of the National Responsible Fatherhood Clearinghouse
March 20, 2007
2pm – 3:30pm (EDT)

“EITC: A Resource For Fathers & Families ”

Presenters:
Ron Clark: NRFC Director of Technical Assistance
Mike McBride: Internal Revenue Service
Tiki Windley: MDC Inc.
Jean Hunt: Campaign for Working Families
Using Tax Credits...

...As a Catalyst to Family Economic Success

A Gateway to Self-Sufficiency
What Federal Tax Credits Benefit Low Income Families?

Two major federal tax benefits for low-income workers:

• Earned Income Tax Credit (EITC)
• Child Tax Credit
What Is the EITC?

• Federal Tax Benefit to Help Low and Moderate Income Workers Increase Their Financial Stability.

• Fully Refundable – Any credit available after taxes are offset is refunded.
What Is the Child Tax Credit?

- $1,000 for Each Qualifying Child in 2008
- Partially Refundable
- Working Families Can Receive Both the Child Tax Credit and the EITC in the Same Year.
Purpose of EITC

EITC was first enacted by Congress in 1975 to:

• Reduce the tax burden on low income workers
• Supplement wages
• Make work more attractive than welfare
Comparable Size of Federal Programs

- CTC
- EITC
- Food Stamps
- TANF
### How Does EITC Reduce Tax Burden on Low-Income Workers?

<table>
<thead>
<tr>
<th>Annual Income</th>
<th>Soc Sec Tax</th>
<th>Income Tax</th>
<th>EITC</th>
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<tbody>
<tr>
<td>$10,712</td>
<td>$819</td>
<td>$0</td>
<td>$4,312</td>
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<tr>
<td>$14,500</td>
<td>$1,109</td>
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<td>$18,720</td>
<td>$1,432</td>
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How Does EITC Supplement Wages?

<table>
<thead>
<tr>
<th>Single Parent</th>
<th>1 Child</th>
<th>$5.85* = $7.31</th>
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<tbody>
<tr>
<td>2 or More Children</td>
<td>$5.85* = $8.26</td>
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*Minimum Wage effective July 24, 2008
How Does EITC Promote Work?

• Must have **earned** income to qualify for EITC
• Study results – Increase in number of working single mothers partially attributable to EITC
EITC Facts

• Credit of up to $4,824 For Working Families With Less Than $41,646 in Income for tax return year 2008

• Over 22.4 Million Working Families and Individuals Received $43.7 Billion in EITC Refunds during 2007 for tax year 2006 returns

• Currently lifts more children out of poverty than any other social program
How the EITC Works

The Earned Income Tax Credit in Tax Year 2008

- No Children
- One Child
- Two or More Children

<table>
<thead>
<tr>
<th>Income</th>
<th>No Children</th>
<th>One Child</th>
<th>Two or More Children</th>
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The EITC lifts 4.9 million people—including 2.7 million children—above the poverty line each year.


Poverty line for family of three = $15,260
Why Is There a Need For Action Around the EITC?

- Many Eligible Workers Fail to Claim the Credit
- A High Percentage of EITC Returns Are Filed Through Paid Preparers
You’ve **Earned It**, Why Not Claim It?

Types of eligible families less likely to claim the credit include those:

- With lower incomes
- With a history of welfare receipt
- With larger families
- Whose first language is not English

*From: January 2003 AECF Study - The Brookings Institution - EITC Series*
Awareness and Education

Asset Building

Community-Based Coalitions

Tax Preparation
Awareness and Education

Social Service Agencies
Non-profits
Employers
Media
Education/awareness Is Critical

![Bar chart showing the percentage of low-income parents by ethnicity who have heard of and ever received the EITC.](chart.png)
Volunteer Income Tax Sites
Free Tax Preparation
Volunteer Tax Prep Sites
Electronic Filing
Earned Income Tax Credit
Child Tax Credit

Tax Preparation
Low-income taxpayers are more likely to use paid preparers, and MUCH more likely to purchase a "refund anticipation loan".
What Do Low-Income People Pay to Have Their Taxes Prepared?

<table>
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<tr>
<th>1040</th>
<th>State Return</th>
<th>EITC</th>
<th>8812 (CTC)</th>
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$85 $5 $5 $12 $90

Total >$200

Volunteer Income Tax Assistance (VITA)

• Free tax assistance sites sponsored by organizations
• 2.62 million tax returns prepared by volunteers in 2007
• Organizations help with space, computers, volunteers
• IRS helps with training, software, tax expertise
• Returns are e-filed for accuracy and fast refunds
• Customers receive tax credits they are entitled to
• Volunteers find service rewarding
Why Is There a Need For Asset Building / Financial Literacy Services?

• 22% of Families With Less Than $25,000 In Income Lack a Bank Account of Any Kind

• Dependency on Check Cashers, Payday Loans, Refund Anticipation Loans, etc.

• Lack of Participation in Existing Home Ownership Programs and Other Financial Literacy Programs
Asset Building / Financial Literacy

- Overcome cycle of poverty
- Use tax refund as catalyst for change
- Partner with financial institutions
- Financial literacy training – Improve credit, open bank accounts
- Individual Development Accounts (IDA)
Linking the Pieces

• **Outreach** – Reach Eligible Families Not Currently Claiming the Credit

• **Free Tax Preparation** – Preserve the Value of the Credit

• **Asset Building** – Introduce Financial Literacy at Tax Preparation Sites
Why Is the IRS Interested In Community-Based Coalitions?

- Ensure all Eligible Families Receive Tax Credits
- Shared Mission to Assist Working Families
- Low Income Workers Have a Fear/Mistrust of the Government & IRS Specifically
- Use Trusted Organizations to Distribute Materials
What Can You Do to Help?

• Use your contact with low-income population to educate about EITC
• Provide a free tax preparation site
• Incorporate asset building / financial literacy options into process
• Join a Community-Based Coalition
Resource Sites

- www.irs.gov/Individuals > Partnering...
- www.irs-eitc.info/SPEC/
- www.eitc.info.net
- www.cbpp.org
- www.tax-coalition.org
- www.brookings.org (key word: EITC)
Getting Started

Stakeholder Partnerships, Education & Communication (SPEC)

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Chief, Educational Institution, Government Agency & Tribal Government Partnership
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Economic Stimulus Act of 2008

Helping Qualified Individuals Receive Their Economic Stimulus Payments
Economic Stimulus Payments

• What is the Economic Stimulus Act?
  • Congress passed the Economic Stimulus Act in January of 2008
  • 130 Million American households are to receive Economic Stimulus Payments beginning in May of 2008 and continuing through the remainder of 2008
Economic Stimulus Payments

Who is Eligible for an Economic Stimulus Payment?

- Individuals with a valid Social Security Number
- Individuals who file a 2007 Individual Tax Return with:
  - A Net Tax Liability, or
  - At least $3,000 of Earned Income and/ or Qualifying Income
Economic Stimulus Payments

• What is Qualifying Income?

  • Earned Income (generally in the form of Wages or net Self Employment Income)

  • Earned Income Does Not Include Dividend Income, Interest Income, Capital Gains or Other Passive Income Sources (such as rental properties)
Economic Stimulus Payments

• What is Qualifying Income?
  • Social Security Benefits reported on Form 1099-SSA
  • Supplemental Security Income (SSI) does not count as Qualifying Income
Economic Stimulus Payments

• How Much Are The Economic Stimulus Payments?

  • Minimum of $300 ($600 for those who file Married Filing Jointly) with a net tax liability or qualifying income of at least $3,000
  
  • Maximum of $600 ($1,200 for those who file Married Filing Jointly)
  
  • Additional $300 for each qualifying child
Economic Stimulus Payments

• How Does an Individual Receive an Economic Stimulus Payment?

• File a 2007 Tax Return by the Due date of October 15, 2008

• The IRS will make the determination of the exact amount of Economic Stimulus Payment from the 2007 tax return you file
Economic Stimulus Payments

• How Does an Individual File a Simplified Form 1040A to Qualify for an Economic Stimulus Payment?
  • May File Electronically
  • May File a Paper Return
Economic Stimulus Payments

• How Do An Individual File a Simplified Form 1040A to Qualify for an Economic Stimulus Payment on a Paper Return?
  • Secure an IRS Form 1040A
  • Write “ECONOMIC STIMULUS” Across the Top of the Form 1040A
  • Write in Taxpayer’s Name, Address and Social Security Number in the Appropriate Boxes
Economic Stimulus Payments

• How Does an Individual File a Simplified Form 1040A to Qualify for an Economic Stimulus Payment on a Paper Return? (con’t)

  • Check the Filing Status That Applies to the Taxpayer
  • Input Taxpayer’s Earned Income (from Wages and Net Self Employment Income less than $400) on Line 7
Economic Stimulus Payments

• How Does an Individual File a Simplified Form 1040A to Qualify for an Economic Stimulus Payment on a Paper Return? (con’t)

  • Input Taxpayer’s Social Security (From Form SSA-1099), Benefits on Line 14a

  • If Exact Amount Is Not Known, Use Estimate Based on Monthly Benefit
Economic Stimulus Payments

• How Does an Individual File a Simplified Form 1040A to Qualify for an Economic Stimulus Payment on a Paper Return? (con’t)

• Nontaxable Combat Pay on Line 40b

• For Taxpayer’s Wanting Direct Deposit, Need to Complete Lines 44b through 44d with Bank Information

• Sign Return and Mail to IRS
EITC: A Resource for Fathers and Families

Tiki T. Windley, Program Manager
EITC Carolinas

An Initiative of MDC, Inc.
What is the EITC?
• The Earned Income Tax Credit is a federal tax credit designed to "make work pay" by providing low- and moderate-income working families earning less than $39,783 a credit on their earned income. The credit can put more than $4,700 in the pockets of those who qualify; the average credit is $1,700. Each year, the credit helps to lift roughly 5 million people out of poverty, including 2.5 million children.

How did it originate?
• First enacted in 1975 under President Gerald Ford, the EITC expanded under presidents Ronald Reagan, George Bush, Sr., and Bill Clinton—and has had longstanding bipartisan support.

How many people in North Carolina currently file for the EITC?
• In tax year 2004, 733,000 working families, more than 18 percent of our taxpayers, filed for the credit and received a total of more than $1.3 billion, an average of $1,735 per family.
Do you pay child support?

- Child support payments are not tax deductible by the payer and they are not taxable income to the recipient. Paying child support does not necessarily entitle you to a dependency exemption.

Claiming Your Child as a Dependent

- Generally, a child must live with you for more than six months to be claimed as a dependent. They must be a citizen, have a social security number, etc. In the situation of divorce, however, there are special rules that apply.

- Since 1985, a divorce decree could provide the dependency exemption to the non-custodial parent. There are specific conditions that must be met and clearly stated. Certain pages must be attached to the return each year.

- If the decree or separate maintenance agreement was not specific the non-custodial parent must have Form 8332, Release of Claim to Exemption for Divorced or Separated Parents or a similar statement signed by the custodial parent and it must be attached to the return each year.
Tax Information for Non-Custodial Parents

- Prior to 1985, all the non-custodial parent needs is the permission given in the decree and to provide $600 in support for the subject child.

- Never married taxpayer’s who live separately should also use Form 8332 when the custodial parent is granting permission for the non-custodial parent to claim a child. (If residing together the tie-breaker rules will apply if no mutual agreement can be reached between parents.)

Earned Income Tax Credit

- The EITC is a refundable tax credit for low-to-moderate income taxpayers who either have custody of one or more children or have very low income and are between 25 and 65 years of age at year end.

- A non-custodial parent cannot claim the EITC for a child that he has been given permission to claim as a dependent by a custodial parent.

- The low- to-moderate income levels fluctuate each year as well as the amount of credit awarded.
Tax Information for Non-Custodial Parents

- The IRS will request documentation such as school records, birth certificates or medical records to verify eligibility of a child claimed by more than one taxpayer.

**Child Tax Credit**
- You must be entitled to claim a dependency exemption for a child under the age of 17 by year end to be allowed the Child Tax Credit.

**Treasury Offset Program**
- If you are due a federal tax refund but have not paid certain debts (such as child support, back taxes, state back taxes, etc.), all or part of your federal tax refund may be applied to these unpaid debts. The Financial Management Service (FMS) will offset your refund and forward it to the agency to apply to your debt. Notification of the disbursement of funds is sent by mail. If you have questions about the Federal Tax Refund Offset Program, please contact FMS toll-free at 1-800-304-3107.

- Some past-due child support payments are assigned to the state when a custodial parent receives various state benefits. In this instance, the custodial parent may not receive past-due child support payments directly.
EITC Carolinas is a program of MDC, Inc. that supports community organizations in North and South Carolina to help low- and moderate-income working families reclaim and keep their earnings by:

- Providing free tax preparation services through IRS-approved Volunteer Income Tax Assistance (VITA) sites
- Providing asset building help through financial education, savings opportunities, and Individual Development Account programs that enable EITC recipients to become more economically secure
- Publicizing the EITC through intensive local campaigns
- MDC believes that education + work + assets = the pathway to opportunity
Why Free Tax Preparation is Important

• Programs like VITA are targeted to low-income taxpayers who may not have the resources or know-how to file their taxes. Many low-income taxpayers qualify for refunds of prepaid taxes, as well “refundable” tax credits for childcare and earned income. The Earned Income Tax Credit (EITC) is an especially important component of federal aid to working families, and lifting almost 5 million people out of poverty each year, including 2.5 million children.

• Yet, because they do not know how to file or are unaware of their eligibility for refunds, many low-income workers fail to file and claim substantial refunds which can average over $1,000 per family. (The IRS estimates that 15% or more of EITC refunds are unclaimed by low-income families—that’s $2.7 billion each year!)
Funding Your Program

- VITA programs may provide tax prep services for free, but there are real costs associated with running these programs. Many small VITA efforts operate without receiving any outside funding, relying instead on their sponsoring organization to provide supplies and staffing to support the program. However, a modest amount of funding can make a huge difference. One of the biggest benefits can come from hiring a part-time staff person to handle the day-to-day coordination of your VITA effort. This may not be necessary in the first year of operation, but becomes more important as your program expands.

- On December 26th, President Bush signed the federal government’s 2008 budget bill into law and included in that package is $8 million to establish and fund a matching grant program for community tax preparation organizations.

- This matching grants program will be administered by the IRS. The $8 million is spread out over two years, but almost all of those dollars will be dispersed in the form of grants in time for the 2009 filing season.
How VITA Sites Grow

- **Stage 1: Year One – Get started**
  For most VITA programs, their first year of operation is spent getting a site established and building awareness. This involves setting up partnerships, finding and training a core group of volunteers, publicizing the program, and establishing a basic process at the site.

- **Stage 2: Years Two to Five – Build and Grow**
  Once established, most VITA programs increase their volume and become more efficient. At this point, a core group of volunteers is in place, and the site begins to make better use of technology. Many clients will return and word of mouth will generate new clients.

- **Stage 3: Years 6+ – Sustain the Operation**
  A few extraordinary VITA programs generate millions of dollars in tax refunds each year. More typical, however, are thousands of VITA programs that serve a few hundred taxpayers annually, generating $200,000 to $500,000 in refunds.
Location and Hours of Operation

- Choose a location that is **convenient, accessible and “friendly”** to the people you want to serve, including those who may have special needs (e.g. older individuals, non-English speakers, persons with disabilities or others). Good locations include community centers, churches, and public libraries.

- Be sure your location has adequate parking, and (if possible) access to public transportation. Inside, your site should have enough space to provide some level of distance between taxpayers while you are preparing their returns. It is also helpful to have a waiting area for clients as they arrive, and nearby restrooms too.

- Keep your hours of operation in mind when selecting a site. Your activity should not conflict with other events or with business hours of the site host. Typical hours of operation for many startup sites are three or four-hour sessions once a week, primarily during non-working hours. Many VITA sites open February 1 and run through April 15—about 10 weeks—meaning 30 to 40 total hours of tax preparation over the whole season.
Recruiting Volunteers

Three top ways to get volunteers in a first-year VITA program:

- Use your existing email networks
- Advertise in church bulletins or civic group newsletters
- Recruit on high school and college campuses, particularly at law, accounting and public policy departments, or fraternities and sororities
Training Volunteers

- Tax preparer training takes place in December and January, so that volunteers can complete a simple, open-book test before tax season. The course covers tax Forms 1040A and 1040EZ, the basic 1040, and the schedules that pertain to these forms. The VITA test ensures that volunteers can provide accurate service on basic forms to taxpayers; it is open-book and can be completed by volunteers on their own schedule.

- The IRS provides free training materials, and IRS staff often conducts training sessions for VITA volunteers. What IRS calls “Tax Law” training is basic tax preparation instruction. You also can enlist professional tax practitioners, other finance professionals, or experienced VITA volunteers to conduct this training; ask the IRS to provide an Instructor’s Guide.

- If you are planning to electronically file tax returns at your site, IRS “E-file training” is required (see the “Technology” section). Similarly, volunteers will need more training if they will be using computer tax software such as TurboTax to prepare returns.
Publicity and Outreach

- **Encourage clients to schedule appointments rather than “walk in” for service.** This will balance the impact of your outreach by smoothing out the flow of customers to your site, helping avoid long wait-times for clients or too much idle time for volunteers.

- **The best publicity is word of mouth from satisfied customers.** ‘Nuff said.

- **Three top ways to get clients at a first-year VITA site:**
  - Flyers posted in neighborhood stores and community centers
  - A local newspaper article
  - Free spots on local radio or cable TV shows
**Volunteer Recruitment and Retention**

- It is best to try to recruit as many volunteers as you can because realistically, less than half may actually show up at your site. It is also often difficult to retain volunteers from year to year. One suggestion to help alleviate this problem is to establish a good working relationships with colleges and high schools so that advisors and instructors can provide volunteers from each new year’s class.

**Funding**

- While it is true that the President signed legislation to fund free tax preparations program, it is unsure as to how funding will be allocated. Everyone agrees that the allocations should be equitable to ensure that rural sites, which are often smaller operations, are not left out.

**Employer Participation**

- It is sometimes difficult to convince employers to educate their employees about the credits for which they may be eligible. It is even more difficult to convince them to allow their businesses to host VITA sites.
Challenges

**Instant Gratification**
- We are a society that demands instant gratification. Tax time is no different. It is sometimes difficult to convince clients to wait the 7-10 days it takes to receive their refunds versus going to paid preparers and taking out a refund anticipation loan (RAL).

**Lack of Education**
- Nationally, only 75 percent to 85 percent of those eligible for the credit file for it. In North Carolina, more than 100,000 eligible families have not accessed the credit, leaving more than $100 million unclaimed each year. Many families do not know they are eligible for the earned income tax credit.
Successes

Numbers
• In summarizing the tax campaign efforts of the sites within our network (NC and SC), we can account for the following:

  – Federal Refunds $13,699,168
  – Number of Electronic Filers $12,539
  – EITC Refunds $5,121,779
  – Tax Preparation Fees Saved by Consumers $2,209,650
  – Tax Refunds + Saved Tax Prep Fees $16,328,565

Personal Success
– The EITC allowed me to start my own 401(k) fund a few years ago. This year, my refund will serve as the earnest money I need to purchase my first home.
What We Have Learned

• Even **a small investment in a community tax campaign has a big impact** because much of the work is done by volunteers.

• **An investment of $10,000 in a community tax campaign returns many times that** in saved tax preparation fees, EITC, and local economic stimulus that directly benefits disadvantaged families and their communities.

• Doing an effective media campaign across multiple media markets with little $ is often very difficult.

• **Tax time is key**, because that is when the money comes in, but:
  – Should **link to a larger system of year-round asset building services** with multiple access points
  – Need to **link to an array of affordable financial products** as an alternative to predatory financial services such as payday loans.
In 2007, the Experiment in Self-Reliance in Winston-Salem, NC provided Asset Building counseling at three tax sites:

- Over 1,100 tax site customers chose AB counseling and received information about AB opportunities in the community;
- 144 signed up for a new matched savings account (IDA) to purchase a home;
- Another 244 contributed to an existing IDA
- 176 joined NC Saves and opened a savings account

Next Steps for EITC:

- Design more ways to build multiple asset building pathways into existing institutions:
  - Work with employers who would like to provide asset building services to their employees
  - Work with the workforce development system and community colleges
- With the help of financial institutions, design and market new products to bank the unbanked and help families save
What are IDAs?  
Why do they matter?

**Individual Development Account**
- Centerpiece of a new asset-building strategy
- Restricted savings account, used for:
  - Post-secondary education and training
  - Business start-up
  - Homeownership
- Designed to increase savings of working poor individuals and families.
- Incentive?  Match from public or private sources, PLUS economic literacy training.

**Assets matter**
- Assets change thinking and behavior.
  - Provide greater household and community stability,
  - Create long-term thinking and planning, and
  - Enhance the well-being and life chances of children.
- Low- and moderate-income families do want to save, and can;
- Matched savings programs *work* to help low- and moderate-income families acquire an asset;
- Financial education training is key to the success of participants.
How do IDAs work?

INDIVIDUAL DEVELOPMENT ACCOUNT
OVERVIEW

Individual
Account

Master
Account

Individual
Development Account

Incentive Dollars

Home Ownership

Education

Small Business
Development
Contact Information

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Using Tax Time to help Families Get Ahead

Jean Hunt
Campaign for Working Families
Greater Philadelphia Urban Affairs Coalition
Philadelphia, PA
Campaign for Working Families

Mission:

✓ Increase the net worth of working families in Philadelphia
✓ Promote a fair marketplace for financial goods and services; fair prices for low wage people
✓ Help the people we serve to operate independently in that marketplace
Campaign for Working Families

• Now in our 6\textsuperscript{th} year

• We do taxes for free, connect people to benefits, credit counseling, IDA’s, prepaid debit cards, financial education

• Have brought $86 million in federal and state refunds to our customers in the past five years

• Have increased EITC in Philly by 5%
Campaign for Working Families

• We provide free tax services (VITA) at 16 major sites and over 80 mobile tax sites
• We train about 400 volunteer tax preparers
• We partner with 25 major organizations including community based orgs.
EITC and other opportunities

- EITC: a federal tax provision that refunds withheld taxes to working people supporting children:
  - Making less than $39,783 with two children
  - Making less than $14,590 for married couple with no children
  - Making less than $12,590 for single person with no children
EITC refunds

- Maximum refund: $4,716 for someone with two or more qualifying children – this would go to a single parent earning under $20,000;
- $2,853 with one qualifying child;
- $428 for worker not claiming any children as dependents.
Think about more than EITC

- EITC provides the largest single refund amount to working families
- But there are other credits and refunds
- Child care credit, dependent care credit, retirement savings credit, etc.
- Your state may have a refund program including a state EITC as well
State EITC

• To find out whether your state has passed an EITC go to:
  • www.stateeitc.com
Two ways to bring EITC money to your community

1. Increase EITC uptake - Do an EITC outreach campaign

2. Run a VITA site (IRS program called Volunteer Income Tax Assistance):

   - Trained volunteers provide **free** tax assistance to community residents
   - You may have an AARP or Military site in your community already doing free taxes
   - VITA is especially targeted to low income workers supporting children
EITC Outreach

• Build partnerships with local media
• We do top down, bottom up marketing
• Use the grapevine
• Find community leaders to help tell your story
• Tell stories of things people have done with their EITC
Where do men gather?

- Wherever they are, that’s where you go to do outreach
- Barber shops
- Rec Centers – ball courts
- Day Care Centers at pick up time
- Sporting events
- Home Depot
- Where is it in your community?
How to Sell EITC

- It’s your money – you earned it
- If you are single and haven’t gotten the EITC in the past, you might qualify for the refund for this year and the past two years (could come to around $1,000)
- Seek out a free tax filing site – don’t give away your hard earned money.
Three Bites out of the Tax Apple

• High fees for simple tax preparation
• Refund anticipation loans
• Check cashing charges
• We estimate we have saved our customers $14 million in fees, interest and charges
Create a free tax site:
Where to start?

- Strong commitment by community leaders (think creatively)
- Don’t forget large employers of EITC eligible workers; hospital, factory, tourist industry, or call center
- A team to organize the operations
- Resources (funds and in-kind)
- A communications strategy
What to look for when finding partners:

- Consistency of mission – integration of the EITC campaign with the organization’s mission is essential
- Experienced and brave coalition builders
- Commitment to customer service and willingness to do whatever it takes to provide high quality service
- No fear of technology
Planning

• Don’t start from scratch: there are 500 community organizations in the National Community Tax Coalition: use them (www.tax-coalition.org)

• You can get procedures, manuals, forms, training tips – everything

• Call and talk with people doing the work, including rural programs: North Carolina, New Mexico, Minnesota, Arizona
IRS First…

• Contact the IRS that serves your region: you want the SPEC Office (Stakeholders, Partnerships, Education & Communication: they oversee VITA)

• They can supply tax software and volunteer training for free

• Might supply some materials (in some regions of the country they provide laptops and printers)

• Technical advice and support

• Can connect you with those who have done this work in your county: build on people who know how to do this – you need them!
This is gratifying work

- The partnerships are incredible
- The field is very generous – we share resources with everyone and anyone
- The work is practical and tangible – you can see it
- People can raise their household income right now – without going back to school, changing jobs, etc.
Contact Information

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Reminders

If you have questions that were not addressed during this Webinar, please submit them to your Federal Project Officer.

Thank you and have a great afternoon!