

DC EITC Campaign
Earned Income Tax Credit

**IT'S YOUR MONEY.
CLAIM IT & KEEP IT!**

A GUIDE TO SAVINGS PROMOTION

FEBRUARY 2013

This guide was written by Gilberto Soria Mendoza, a Bill Emerson National Hunger Fellow who served as the Savings Promoter Coordinator for the DC EITC Campaign in 2012-2013. It is intended to highlight best practices and offer suggestions for improving the Savings Promotion Program.

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INTRODUCTION

Introduction

As a Bill Emerson National Hunger Fellow, I was placed at Capital Area Asset Builders (CAAB) in Washington, DC in August of 2012, where I worked as the Savings Promoter Coordinator for the DC Earned Income Tax Credit (DC EITC) Campaign. As a recent college graduate, I quickly learned the importance of taxes in one's life, but more importantly the importance of financial independence. In today's society access to money and having good credit makes everyday life easier, thus it is important to assist low-income individuals with free tax preparation so they can take steps to financial independence. The savings promotion program and our volunteers serve as ambassadors to asset building programs.

The DC EITC Campaign is an initiative coordinated by CAAB and Community Tax Aid (CTA) that educates DC Metropolitan residents about tax benefits for low-income workers and provides free tax preparation at 12 tax sites across DC, Maryland, and Northern Virginia. The campaign's goals are to (1) promote awareness of the federal and DC earned income tax credits and other tax benefits, (2) promote free and affordable tax preparation for residents and (3) to connect low-income taxpayers with programs and services to improve their financial stability.¹ The Savings Promoter Coordinator is responsible for ensuring that the third goal is implemented successfully by offering asset-building opportunities at the tax sites that can improve our clients' financial stability.

Over the past six months I was able to quickly learn about the asset-building sector, taxes, marketing and volunteer recruitment. In order for the program to be a success, all of these areas must be mastered by the Savings Promoter Coordinator.

The lack of institutional knowledge about the Campaign's previous activities made my job difficult, but I was able to build on work that was done last year and achieve a number of successes for the program. For example, I was able to collaborate with the YMCA of Metropolitan Washington for the first time to bring the Free Application for Federal Student Aid (FAFSA) services to 4 of 12 tax sites, recruit more than 45 Savings Promoter Volunteers (the highest number of Savings Promoters recruited in the existence of this

¹ www.DCEITC.org

INTRODUCTION

program), revamp the curriculum, and train volunteers on their duties and the importance of their role at our tax sites.

I hope this guide will provide some insight and lay the foundation for a successful Savings Promotion Program in the years ahead.

Best,

Gilberto Soria Mendoza

Bill Emerson Hunger Fellow

DC EITC Campaign: Savings Promoter Coordinator 2012-2013

SAVINGS PROMOTER COORDINATOR

Savings Promoter Coordinator

COALITION BUILDING

One of the keys to recruiting committed volunteers is creating institutionalized relationships and partnerships with organizations and academic institutions. CTA has done a great job working with Georgetown University Law and American University Washington School of Law to recruit volunteers, mostly tax preparers. Partnerships like these take a considerable amount of time to implement and get off the ground. This is especially true in Washington DC where everyone is extremely busy. I am recommending exploring partnerships with financial institutions and universities in the area to recruit Savings Promoters for the upcoming tax season. Students from Georgetown Law and the Washington School of Law are getting credit towards their degrees for volunteering with us; expanding this model to undergraduate institutions will allow us to grow our volunteer base through institutions. I understand that establishing such partnership may take months, even years so it is important to get this process started during the off season, something that can only be implemented by a full time Coordinator.

Another issue to address in regards to coalitions is how to get our partner host sites to invest in the Campaign. I think it is important to model this Campaign as a partnership and not a Campaign where organizations just let us use their space. We need partners that are invested in our Campaign and are willing to take ownership of their tax sites; this can be as easy as donating money or space to committing to recruit volunteers for their site. Recruiting volunteers in my opinion is the most valuable contribution that our host sites can make; I found it difficult to recruit volunteers in communities that I am not working in and it's important for host sites to play a role in this process, as they are known in their communities and have earned the trust of residents and business owners.

As a newcomer to DC and the Campaign, it was extremely difficult for me to develop relationships with organizations. However, I was able to outreach to the YMCA of Metropolitan Washington to work together to bring FAFSA services to our clients. We brought these services to the Latin American Youth Center, UPO Petey Greene Community Center, Marshall Heights Community Development Organization and the Martin Luther King Jr. Library. All four quadrants of the city were covered to ensure access to clients from all DC neighborhoods.

SAVINGS PROMOTER COORDINATOR

RECRUITMENT

When I arrived at CAAB I was charged with recruiting and training Savings Promoters with no institutional knowledge or documentation of past activities. I was quickly forced to come up with my own marketing materials and outreach to as many organizations as possible to make presentations or get volunteer commitments. My biggest challenge getting Savings Promoters was the Tax Preparer volunteer role, a role that was highly desirable to many people I approached. Through my experiences recruiting for the Campaign I found that individuals wanted to learn technical skills, like preparing taxes, and found it easier to take on that role than Savings Promotion, which seemed more intangible. When recruiting I mentioned that our Savings Promotion Program is as important as preparing taxes, and that we want our clients to use their refunds towards savings.

Living in Washington DC, a city where people are working around the clock; I found it challenging to get people to commit to volunteer, specifically getting them to commit to certain hours. Every day is different for everyone and no one knows when they are going to finish working or completing their daily tasks. I can already see this impacting the Campaign significantly; as of today, one week into the tax season, I have had volunteers emailing me saying that they have to cancel their volunteer shift because something came up at work or family.

Our partner CTA has done great work getting volunteers to help prepare taxes. More than 25% of our tax preparers are returning volunteers. Their recruitment efforts have become self-sustainable over the years and require very little work when compared with the task of recruiting savings promoters. Partnerships with Georgetown Law and American Washington School of Law allow them to secure volunteers each year. The next Savings Promoter Coordinator should work on a small awareness campaign to educate prospective volunteers about the importance of Savings Promotion and how it works hand in hand with tax preparation.

Moving forward I think CAAB and the Campaign should put some resources in an awareness campaign, something that our new Director of Development, Jennifer Shreve, has strongly suggested. This awareness campaign will help educate the general public on the work CAAB is doing to help low income DC residents but also boosting the local economy. Getting the Campaign's name and work out to the general public will get our

SAVINGS PROMOTER COORDINATOR

name out in the community. We need people to know who we are, what we do and create some credibility in DC.

See Appendix A for the Recruitment Flyer.

Ideal Savings Promoter Volunteer

Savings Promoters can be found anywhere and don't have to have specific skills or traits. Anyone willing to help low-income people can be a great volunteer. Historically our Savings Promoters have come from financial institutions and universities. A good volunteer is friendly, approachable, and willing to engage in conversations with our clients. Screening for specific types of volunteers is difficult because everyone has something valuable to offer to our clients experience through savings promotions.

However, CAAB's clients and alumni that have gone through programs that we are promoting would be great success stories and volunteers that can share their stories with filers.

GOALS

Moving forward in the years to come it is important for the Campaign to have a clear vision of where it is going and what it wants to do with its programs. In my opinion, the Campaign currently isn't thinking about the future and instead is just focusing on running a Campaign each year. This year it was hard to find goals to meet which hindered my ability to focus on my duties and strive to meet certain goals. This can be due to my lack of effectively managing up or being told that we are low in our capacity to expand the Campaign. In any case, for the coming tax season, it is important to have tangible goals in terms of volunteers and capacity. This year all of CAAB's DC EITC Campaign staff was new and did not know what to expect; as a result it is important to have the Campaign's leadership team sit down and figure out what needs to be done with the program what direction to take to best help clients. Unfortunately, this year there wasn't achievable goals for the work we were doing, making many of the staff's work difficult. Some questions that I would think about are:

- What is the Campaign trying to do besides free tax preparation? What programs should be restructured or prioritized?

SAVINGS PROMOTER COORDINATOR

- Is the Campaign trying to increase the amount of refunds filed or the amount of dollars brought in?
- What resources are CAAB and CTA putting into the program?
- How is the Campaign working with host organizations to meet its goals?

SAVINGS PROMOTER VOLUNTEERS

Savings Promoter Volunteers

Savings Promoter Volunteers are an integral component of CAAB's involvement in the DC EITC Campaign by serving as ambassadors to asset building opportunities.

SAVINGS PROMOTER PURPOSE

The purpose of the Savings Promoter is to screen filers and help them answer two important questions:

1. How can I take advantage of my tax refund to help meet my long-term financial goals?
2. What resources can help me take control of my financial situation, even if I'm not getting a refund?

SAVINGS PROMOTER GOALS

In order to achieve success Savings Promoters need to have clear goals to help clients.

Screen Clients for Appropriate and Relevant Promotions

It is important for Savings Promoters to provide relevant asset building opportunities to our tax filers. This is done by screening and having real conversations with clients about their daily lives and how the resources we are providing can help them achieve their financial goals. This is probably one of the toughest task Savings Promoters face, as it is hard to get people to open up about their finances. During training I emphasized that Savings Promoters should participate in and initiate personal conversations and connections to our clients to effectively offer asset building opportunities while also providing great customer service.

Engage Clients in a Conversation about their Financial Goals

Savings Promoters not only need to be personable, energetic and friendly but they must engage clients in the aforementioned questions in relation to the purpose of savings. Once conversations spark, Savings Promoters are encouraged to shift the conversation to financial topics.

SAVINGS PROMOTER VOLUNTEERS

Identify Clients who are likely going to get a refund and encourage them to save some of it

Based on the conversations that Savings Promoters engage in with clients they can usually determine if a client is expecting a refund. These conversations are going to be most successful with returning clients who have no changes in their finances and expect to get the same refund as previous years. Having these conversations and getting the client's history with our campaign will allow Savings Promoters to further personalize the conversation and resources provided.

Sign clients up for products and services

Clients will most likely sign up (for example, in 2010 we had 257 clients sign up for Money Management Classes) and want to take advantage of the great resources that we are offering at our tax sites. This is the last step that Savings Promoters are charged with, now it is up to the clients and CAAB to follow up and make sure that they are using the services that were offered.

SAVINGS PROMOTER ROLES

General Description

- Savings Promoters provide information about asset building and savings opportunities. Savings Promoters should be enthusiastic, outgoing, and charismatic, and must be willing to speak with clients about general financial topics. Financial expertise is not required, however, Savings Promoters are not financial advisors.
- Savings Promoters are asked to commit to one 3-4 hour shift per week during the 11-week tax season.

Prior to Tax Season

- Savings Promoters choose a site location. Volunteers may choose to work at any of the Campaign's tax sites. Volunteers can select to work a daytime, weeknight, or weekend shift. Registration for new volunteers will take place in late November.
- Savings Promoters will attend one training session (1-2 hours) in late January, and are asked to commit to one 3-4 hour shift per week during the 11-week tax season.
- Savings Promoters are required to take and pass the IRS Volunteer Standards of Conduct (VSC) online training and pass the VSC certification test.

SAVINGS PROMOTER VOLUNTEERS

At the Tax Sites

- Savings Promoters serve as ambassadors to asset building programs in the DC metropolitan area. They approach clients with opportunities to expand their financial knowledge and increase their economic security.
- Savings Promoters encourage clients to save a portion of their refunds and work to connect those clients to free financial resources, such as financial education classes and credit counseling.

THEIR RESOURCES

Savings Promoter Handbook

Savings Promoters are not required to learn everything about asset building opportunities to volunteer for the Campaign. However, they are encouraged to familiarize themselves with the specific resources that they will be promoting at our sites. This detailed handbook is a comprehensive tool that helps them learn about the campaign, the resources we offer and how to communicate with the communities we serve.

See Appendix B for Savings Promoter Handbook.

Savings Promotion Training

Volunteers are required to attend a two-hour training on the asset-building opportunities that they will be offering, learn about scenarios that they may encounter, and participate in role-plays. The training emphasizes that they are not experts on the asset building promotions but ambassadors and that they will get better at their roles through time.

See Appendix C for the Savings Promotion presentation given at training.

Savings Promoter Google Group

This year, for the first time there was a Google Group created to provide a structured place where volunteers can communicate with each other. Feedback was given regarding the lack of communication between Savings Promoters in past seasons, and this is a first step to connect Savings Promoters. The Google Group will be best used as a forum for volunteers to share experiences and tips to support each other in their roles.

Moving Forward

My time as a Savings Promoter has been a learning experience of mostly trials and errors. Below I highlight some suggestions that I think will improve the Savings Promotion Program and the DC EITC Campaign in general. This section is intended for the Campaign's leadership team, CAAB and the Savings Promoter Coordinator. These recommendations are offered as ways to help the Campaign become more efficient and have a greater impact over time.

HIRE A FULL TIME SAVINGS PROMOTER COORDINATOR

CAAB needs to hire a full time Savings Promoter Coordinator and not depend on short term staff to take on the program. My lack of institutional knowledge hindered my ability to maximize the amount of work I could do. The first two months at CAAB I spent learning about the Campaign and what other campaigns across the country are doing. Investing in hiring someone full time with experience in asset building and volunteer recruitment will greatly benefit the Campaign and the organization. They will be able to build relationships over time and establish credibility with our partners, volunteers, and clients.

SAVINGS PROMOTION PROGRAM EVALUATION

To my understanding there has never been a formal evaluation of the Savings Promotion Program. I did not have the benefit of documentation explaining how the program worked in the past and what were some successes and failures. As a result I had nothing to build on and had to start from scratch. In the coming months after the Campaign, I recommend setting aside time to evaluate the program and see what can be done to improve and sustain it. Ultimately the evaluation will create a foundation for future Coordinators to work from. I think it will be good to have a third party complete this process for the Campaign.

All work and documents that I created can be found in the EITC folder under 2012-2013 Savings Promotion in CAAB's N Drive to help with the evaluation process.

MOVING FORWARD

OPEN CAAB'S MATCHED SAVINGS PROGRAM

Something that will excite our clients is access to CAAB's Matched Savings Program, which provides a strong incentive for saving. The program is going through restructuring but access to this very valuable asset building program will help our clients maximize their tax refunds. When I was presenting community members with information about the campaign and recruiting volunteers, very few people were familiar with CAAB's work; but when I mentioned the program I could see eyes light up with curiosity. Opening up the program and advertising it broadly will help CAAB to become a recognized service provider in the community while matching savings.

BECOME THE INNOVATOR

CAAB is one of the few asset-building organizations in the DC Metropolitan area. CAAB should be participating in research and data collection to see what the community wants and what programs will be best suited for DC residents based on programs implemented across the country. The organization's ability to provide multiple asset-building programs will help the tax campaign in encouraging clients to save some of their refund. Organizations across the country are piloting exciting programs that might also work well for CAAB. For example, Mission Asset Fund in San Francisco has Lending Circles, a social loan program that is culturally relevant among the Immigrant community.² Establishing a research department will help the organization figure out what clients want; not every program is going to work in every community, but outreaching to the communities that we are seeking to help will create a good reputation for the organization. Dedicating staff to research relevant and new asset building opportunities for low-income DC residents will help CAAB become an innovator.

² <http://missionassetfund.org/programs/lending-circles>

CONTACT INFORMATION

Contact Information

2012-2013 SAVINGS PROMOTER COORDINATOR

Gilberto Soria Mendoza, Bill Emerson Hunger Fellow

gsoriamendoza@hungercenter.org

650-799-4674

YMCA OF METROPOLITAN WASHINGTON

Emma Lipscomb, Program Director, YMCA DC Youth & Government

emma.lipscomb@ymcadc.org

202-380-7632

OTHER EITC CAMA PIGNS

Baltimore CASH Campaign

Meghann Shutt, Program Manager for Financial Security

meghann@baltimorecashcamapign.org

410-234-2803

Urban Strategies & Alameda County Community Asset Network

Jenna Churchman, Program Coordinator, Income and Asset Development

jennac@urbanstrategies.org

510-463-2882

Community Action Project

Pam Smith, Tax Program Senior Specialist Volunteers & Outreach

psmith@captc.org

918-382-3225

City of Boston EITC Coalition

Joanne M. Evans, Asset Building Coordinator

Joanne.evans.jcs@cityofboston.gov

617-918-5364

APPENDIX A: SAVINGS PROMOTION RECRUITMENT FLYER

Appendix A: Savings Promotion Recruitment Flyer

This is a flyer used to recruit Savings Promoters. You can find the flyer in the EITC folder under 2012-2013 Savings Promotion in CAAB's N Drive.

DC EARNED INCOME TAX CREDIT CAMPAIGN

IT'S YOUR MONEY.

CLAIM IT & KEEP IT!

DCEITC.ORG



Become A Savings Promoter Volunteer

Capital Area Asset Builders
1444 I Street NW
Suite 201
Washington, DC 20005
info@caab.org

www.DCEITC.org
www.CAAB.org

THE TAX SEASON

Tax season runs from late January until April 15th. Volunteers commit to one 3-4 hour shift per week during tax season (11 weeks), but we can work with you to find a schedule that fits your schedule. Visit our website (www.dceitc.org/volunteer.html) and sign up now!

VOLUNTEER WITH US AND HELP LOW-INCOME INDIVIDUALS IN DC

- Claim deserved tax credits
- Bring federal money to DC
- Become financially independent
- Save money
- Open bank accounts
- & learn about the many free resources available

For more information on how to
become a Savings Promoter Volunteer
contact:

Gilberto Soria Mendoza
gmendoza@caab.org

Office | 202.419.1440 x113
Cell | 202.374.5619

www.DCEITC.org
www.CAAB.org

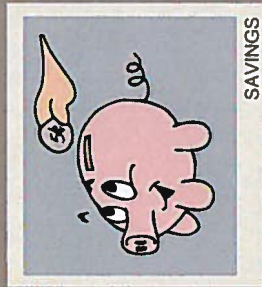
TAX SITES WHERE YOU CAN VOLUNTEER

- MLK Jr. Memorial Library (NW)
- Jubilee Jobs (NW)
- DC Latino Community Tax Site (NW)
- Ophelia Egypt Program Center (NE)
- Southeast Community Credit Center (SE)
- UPO Petey Greene Center (SE)
- Arlington VA County Dept. of Human Services
- Alexandria VA Department of Human Services
- Rockville Regional Library
- St. Camillus Roman Catholic Church, Silver Spring MD
- New Carrollton MD City Municipal Center
- Andrews Federal Credit Union (Suitland, MD)

"It was very rewarding to help Spanish speaking people and to be able to give them free assistance for services they had paid a lot of money for in the past."

[Eileen, Savings Promoter]

BECOME A SAVINGS PROMOTER



SAVINGS BONDS



MONEY MGMT



FAFSA



BANKING

"I enjoyed being able to serve the DC community, learning about taxes and promotions, and meeting other great volunteers"
 [Alexandra, Savings Promoter]

ABOUT THE DC EITC CAMPAIGN

The DC EITC Campaign promotes economic security and asset growth for low- and moderate-income individuals and families by providing tax services and linking tax services to other asset building opportunities including savings bonds, affordable banking services and credit counseling.

The Campaign promotes taxpayer financial education and advocates for policies that promotes income growth and asset building for low-income individuals and families. The Campaign builds a diverse coalition of volunteers and partner organizations to support its efforts.

Capital Area Asset Builders (CAAB)

was established in 1996 with the mission to put people on the road to financial independence. Our programs help low-and moderate-income individuals and families improve their money management skills, increase their savings, and build wealth by investing wisely. Our goal is to create a community that provides everyone with incentives and opportunities to save for the future.

Community Tax Aid, Inc. (CTA) is a non-profit organization founded in 1987 that provides free federal and state income tax preparation services to low-income individuals and families.

DUTIES OF SAVINGS PROMOTER

Savings Promoters provide taxpayers with information about opportunities to save money and build assets. We will be promoting:

- Savings Bonds
- CAAB's Money Management Class
- Bank on DC Accounts
- Credit Coaching (SE Tax Sites Only)
- & many other resources

SAVINGS PROMOTION TRAININGS

New volunteer tax preparers are required to attend one 4-hour training covering the information about the above offerings. You will also be required to take and pass an IRS test: "Volunteer Standards of Conduct", submit a volunteer agreement & photo ID.

The trainings are occurring on:

- January 5th, 2012 @ UPO Petey Greene Center (SE)
- January 10th, 2013 @ Georgetown Law
- January 12th, 2013 @ Georgetown Law
- January 16th, 2013 @ UPO Petey Greene Center (SE)
- January 20th, 2013 @ American Law

Visit our website (www.dceitc.org/volunteer.html) to register to volunteer at your preferred tax site and reserve a spot in one of our trainings.

All tax sites will have an orientation session during the last week in January.

Appendix B: Savings Promotion Handbook

This handbook is given to Savings Promoter as a resource to help them with their roles, the handbook was given to them during training. You can find the Handbook in the EITC folder under 2012-2013 Savings Promotion in CAAB's N Drive.

**IT'S YOUR
MONEY.**

CLAIM IT & KEEP IT!

DCEITC.ORG



CAAB CAPITAL
AREA
ASSET
BUILDERS

**DC EITC Campaign
Savings Promoter
Handbook
Tax Season 2013**

CAAB and the DC EITC Campaign would like to thank the National Community Tax Coalition for their help in designing this handbook.



DC EITC Campaign
Savings Promoter Handbook
Tax Season 2013

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I. Welcome to the Team

The DC Earned Income Tax Credit (EITC) Campaign **Savings Promoter Handbook** is designed to provide Savings Promoters with information on policies, procedures, tips, and suggestions for being effective volunteers.

As a Savings Promoter, you are a CRUCIAL piece of our tax site team, and we are thrilled to have you on board! Please make yourself familiar with the information outlined in this handbook to ensure that you can do the most effective job possible at the Campaign's tax sites.

If you still have any questions or concerns after consulting the handbook, please don't hesitate to contact the appropriate Campaign staff.

Welcome to the DC EITC Campaign team!

II. About the DC EITC Campaign

a. Mission Statement

The DC EITC Campaign is a citywide, cross-sector initiative that educates the public about income tax benefits that promote greater economic security. Our goals are:

- a. To promote awareness of the federal and DC Earned Income Tax Credit (EITC) and other tax benefits to ensure that eligible residents know how to claim them;
- b. To promote free and affordable tax preparation for DC residents;
- c. To connect low-income taxpayers with programs and services to improve their financial stability.

b. Key Partners

Capital Area Asset Builders

Capital Area Asset Builders (CAAB) puts people on the road to financial independence. Its programs help low- and moderate-income individuals and families improve their money management skills, increase their savings, and build wealth by investing wisely. CAAB's goal is to create a community that provides *everyone* with incentives and opportunities to save for the future.

CAAB provides marketing and oversight for the Campaign, recruits and manages volunteers, and coordinates the promotion of financial services at Campaign tax sites.

Community Tax Aid, Inc.

Community Tax Aid, Inc. (CTA) provides free, high-quality tax assistance to low-income individuals and families in the DC area, both during the tax filing season and throughout the year.

CTA is the Campaign's technical assistance, training and operational partner. CTA develops and delivers tax law and tax software trainings, oversees tax site operations, and develops quality control procedures for the sites.

DC Hunger Solutions

D.C. Hunger Solutions, founded in 2002 as an initiative of the Food Research and Action Center (FRAC), works to create a hunger-free community and improve the nutrition, health, economic security, and well-being of low-income District residents.

DC Hunger Solutions is the Campaign's outreach arm for SNAP benefits to our clients. DC Hunger Solution develops outreach efforts and assists with SNAP applications at our tax sites.

c. Program Statistics & Results

During the 2011-2012 tax season the DC EITC Campaign:

- Ran **11** free tax preparation sites;
- Prepared **5693** tax returns;
- Returned **\$8.25 million** refunds to low-income taxpayers;
- Helped **hundreds of clients** take positive financial action, for example
 - 30 signed up for Money Management classes;
 - 120 opened bank accounts;
 - 21 opened pre-paid debit cards;
 - 46 purchased savings bonds;
 - 61 participated in credit counseling sessions;
 - 253 applied for food stamps.

d. Key Staff

The DC Earned Income Tax Credit Campaign is coordinated by Community Tax Aid and Capital Area Asset Builders.

CAAB

1444 I St. NW, Ste 201
Washington, DC 20005
www.caab.org

Community Tax Aid

218 D St. SE, 1st floor
Washington, DC 20003
www.communitytaxaiddc.org

DC Hunger Solutions

1875 Connecticut Ave. NW, Ste 540
Washington, DC 20009
www.dchunger.com

<p>Volunteer Coordinator Madeline Miller volunteer@dceitc.org (o) 202-419-1440 x110 (c) 202-374-1605</p>	<p>Contact with questions about tax site placement and volunteer scheduling</p>
<p>Savings Program Manager Gilberto Soria Mendoza gmendoza@caab.org (o) 202-419-1440 x113 (c) 202-374-5619</p>	<p>Contact with questions about communicating effectively with clients, Savings Promotion or products/services <i>[Gilberto will be leaving CAAB on 2/13/13]</i></p>
<p>Campaign Coordinator Antonio Madison amadison@caab.org (o) 202-419-1440 x111 (c) 202-374-6589</p>	<p>Contact with other questions about tax sites or the DC EITC Campaign</p>

III. Campaign Tax Sites

The Campaign runs 12 tax sites throughout Washington, DC, Maryland, and Northern Virginia (see http://www.dceitc.org/tax_sites.html).

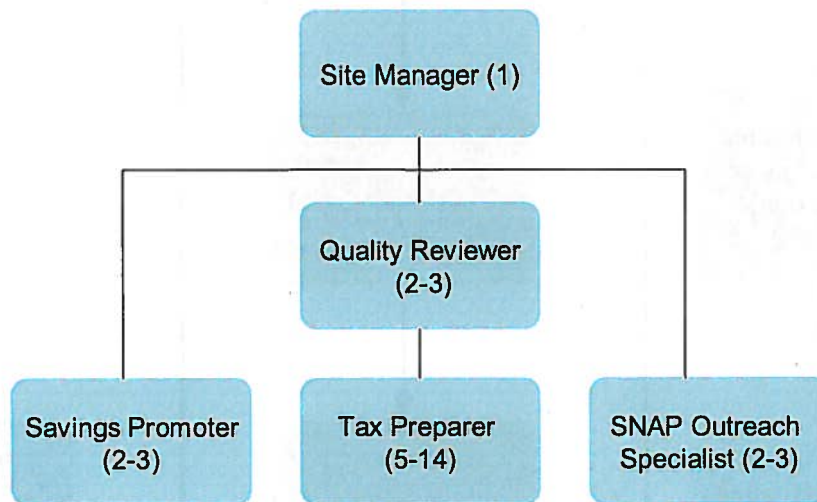
Site Layout

Although each site is very different, every tax site has a waiting area and a tax preparation area. The waiting area, where Savings Promoters will be based, is where clients complete their intake forms with a client coordinator, speak with a Savings Promoter, and wait to be called by a Tax Preparer.

The tax preparation area includes between 5 and 14 tax preparation stations where volunteer Tax Preparers complete clients' tax returns on the computer. Each tax preparation station includes enough room for both the preparer and the client.

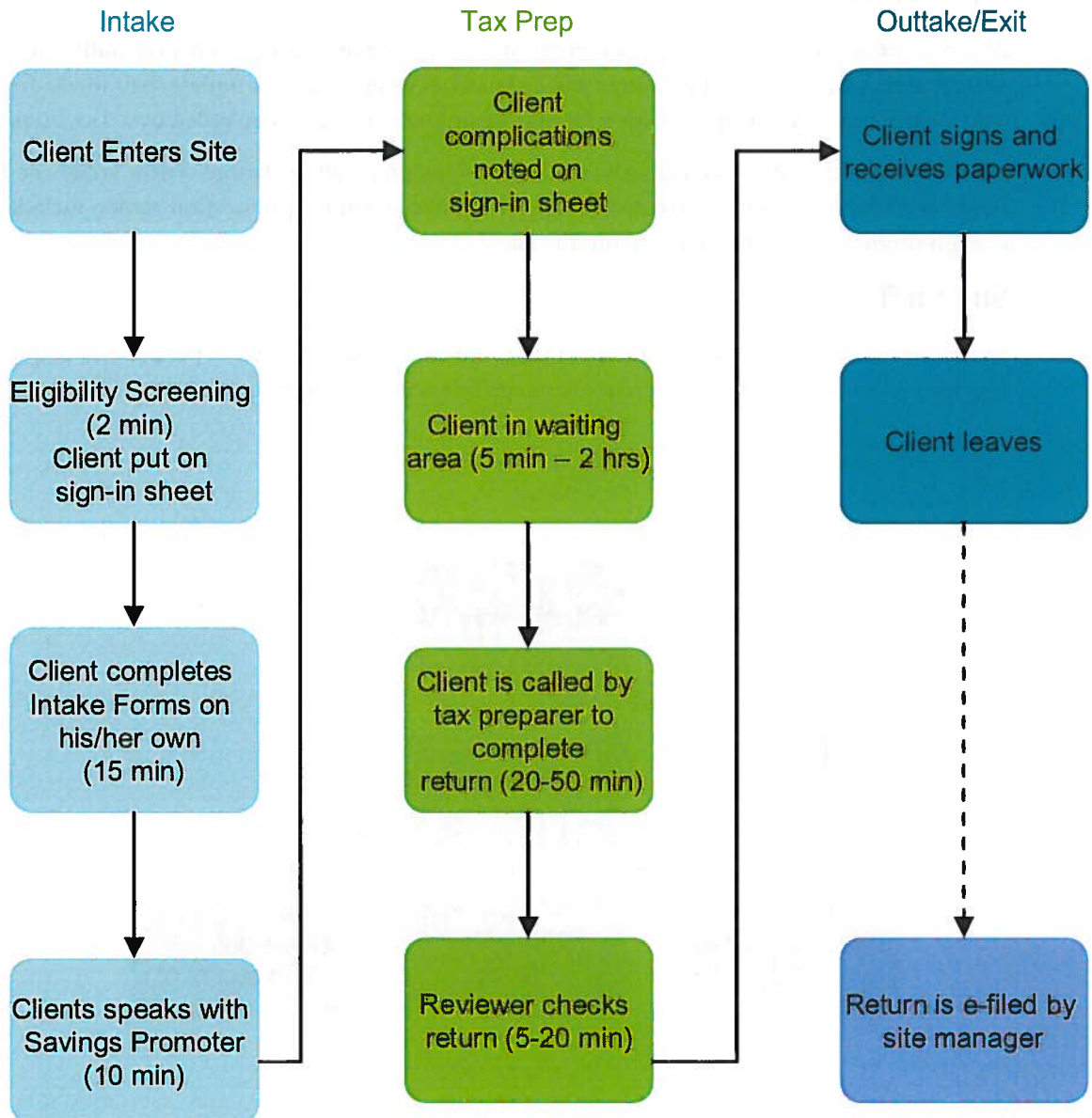
Site Staff

Every site has a mix of volunteer and paid staff. Positions and numbers of people in each position may vary at each site, but generally sites have the following arrangement:



Client Flow

Again, each site is different, but a general flowchart of the client experience would look like this:



IV. Savings Promoter's Purpose and Goals

a. Purpose

The role of the Savings Promoter is to screen filers and help them answer two questions:

- How can I take advantage of my tax refund to help meet my long-term financial goals?
- What resources can help me take control of my financial situation, even if I'm not getting a refund?

A Savings Promoter should steer every conversation to ensure that clients are thinking about one or more of these questions and taking action.

b. Goals

1. Screen clients for appropriate and relevant savings promotions;
2. Engage all clients in a conversation about their financial goals;
3. Identify clients who are likely to get a refund and encourage them to save part of their refund;
4. When appropriate, sign clients up for products and services.

V. Interacting With Clients

a. Messaging

Before we get to the scripts, here are some concepts from the theory of Behavioral Economics that help describe the kinds of messages that resonate with people when they make big decisions.

- **Use basic language:** Don't assume people know what a bond is or how interest works
- **Limit the number of choices:** When people are overwhelmed with options, they often simply choose not to choose. Don't let this happen to your client! Find out enough about your customer's financial situation to offer only one or two products.
- **Decrease feelings of being hassled:** Some people won't do things, even if they know they should, because the thing feels like a hassle. Focus on how easy and quick the savings process will be. "You can buy a savings bond just by checking a box on your tax return."
- **Appeal to the right identity:** Help people picture themselves in an ideal light before you ask them to act.
- **Tell them your story:** connect with clients and let them know why you're there and care about the volunteering work you are doing. Move away from an us versus them mentality and think about commonalities.

b. Types of Interactions

i. One-on-One Interactions

Our goal is that every client will take action to improve his or her financial situation, be it saving part of his or her refund or signing up for a money management class. The Client Information Survey, filled out as part of the Intake process, is your key to understanding what products and services will appeal to each client.

Tips for talking to clients one-on-one

- All conversations should be client-focused. Ask the client questions to get to know him or her better. You will not convince anyone to save if you are doing all the talking!
- Narrow down the options you offer. Tailor one or two product offerings to the customer depending on his or her needs.

ii. Group Interactions

You can also make short presentations to clients in the waiting room. These presentations should include:

- An introduction (who you are);
- A question to see if anyone knows about a particular product or service (ex: savings bonds);
- A BRIEF overview of that product or service;
- A chance for people to ask questions.

c. Helping Clients Take the Next Step

Once you have interested a client in a particular product or service, it is up to you to ensure that the client receives that product or service. Review the “Process” column of the Tax Site Offerings guide for the necessary steps for each product and service.

d. Conversation Starters

Money Management 101	<i>I understand you feel like you can't save right now. Would you like to sign up for a Money Management 101 class to get some help putting together a household budget?</i>
Savings Bond	<i>By coming in here today you decided not to pay a preparer several hundred dollars. Since you didn't pay them, why don't you use that money to pay yourself in the future by buying a Savings Bond?</i>
Savings Bond - Children	<i>For the first time you can buy a Savings Bond for your child with part of your refund. Would you be interested in setting aside some money for your child's future?</i>
Money Management 101 - Student	<i>Since you're just getting started in life, why not take our free Money Management 101 course and get off on the right foot with budgeting, credit and saving?</i>
Savings Bond	<i>You can put most of your refund into your checking account to use now, and some of it in a Savings Bond to earn interest for you in the future.</i>
Money Management 101	<i>CAAB's Money Management 101 classes can show you how to take control of your money and even find some extra to put aside. With the way the economy is right now it's a good idea to have an "emergency fund" because you never know what could happen.</i>
Bank Account	<i>I see you don't have a checking account, are you planning to get your check cashed? How much do they charge? We have some options to help you get your check cashed free.</i>

These scripts are merely suggestions to help you get started. As you perform your job as a Savings Promoter, you will develop your own style and find your own voice.

e. Small Group Presentation “Can You Afford Your Life?”

Part I – Opening / Hook for capturing attention of the audience

Thank you for choosing to come to (name of tax site) for free tax preparation! Personal income tax preparation is one step we must take as part of our financial management process. But we all know it is much more than that. Our financial health is just as important as our physical, mental, and spiritual well being. As a matter of fact, our finances play a big part in and around these areas. So I would like to ask you a question and for you to take a few moments to meditate on the answer: “**Can You Afford Your Life?**”

Part II: Creating a thirst for personal financial improvement

This is a powerful question. Some of us may know the answer and some are not quite sure. In any event, we want the answer to be a resounding **YES!** Have you ever heard the phrase, “What I don’t know won’t hurt me”? I promise, with regards to money, it can cause significant harm if we don’t know. In order to be sure what direction our financial health is heading, there are some key areas we need to evaluate that will lead us to becoming healthier with our money:

1. **Money Behavior** – Many of the things we need or want tie into the process of spending money. The concern is we spend **A LOT** of money, but not necessarily wisely. Self- analysis allows us to explore our spending habits and our feelings as we spend on a daily basis. We are so used to stopping off for breakfast, coffee, snacks and that’s all before we get to our first destination of the day. If we took one week and listed all of the things we consumed (clothes, shoes, dining out, lottery tickets, happy hours, etc.), we could begin to focus in how much we habitually spend and make proactive vs. reactive decisions on what is wise spending and what is not.
2. **Spending Plan/Budget** – Most people view a budget as a method to only restrict their wants and habits. This tool has gigantic benefits:
 - a. Gives us the ability to plan within our means for the things we need **and** want
 - b. Gives us the ability to carve out a portion of our income for paying ourselves first
 - c. Reduces the likelihood of “having more **month** than **money**”
 - d. Helps with stress reduction on a regular basis which ties into our physical and mental well being
 - e. Allows us the opportunity to “scrub” (eliminate or reduce) our spending habits, expenses, and debt as we begin to see how we can use our money more wisely.
3. **Credit** – This comes in all forms, shapes, and sizes; from cell phones to mortgages; from utility bills to student loans. In many cases this can feel overwhelming, but we are the driving force that determines our level of comfort with our credit. Credit is not a bad word, but it is something that needs to be monitored and we all have the ability to do it!
4. **Savings and Wealth Building** – What does “pay yourself first” mean to you? Basically it means incorporating the all-important habits of saving and investing for retirement into our budget/action plan. By working on the first three steps mentioned, this would be the gateway to finding money to secure us for emergencies, enjoyment, and our future.

Part III: How to quench the thirst – What are the specific offerings so I can get started on the road to improving my financial health?

The coordination of our tax campaign is driven by an organization called Capital Area Asset Builders, better known as CAAB. CAAB's goal is to coach/guide individuals and families toward financial self-sufficiency, comfort, and health. We offer multiple opportunities to begin this journey through the following offerings:

1. **Money Management 101** – This is a five-class series toward self-exploration regarding basic financial education and management. (As described above)
2. **Financial Coaching** – One-on-one or group sessions toward developing an action plan for financial wellness
3. **Money Management 201** – CAAB deployed a second level of financial management classes in the spring of 2012 that cover advance topics such as protection management (insurance), personal tax management, investing/retirement, estate and college planning
4. **Financial Empowerment Events** – CAAB offers seminars and full-day events throughout the year at various venues in the metropolitan area

All of our classes and events are free and open to anyone in the DC metropolitan area. CAAB's approach toward personal financial management is unique. We offer a blend of fun, interactive classes, group and individual coaching sessions and workshops hosted in a non-judgmental, supportive environment ending with solutions and action plans for each participant.

Part IV: How do I find you after today? – Contact information (They are ready to drink from the financial management well!)

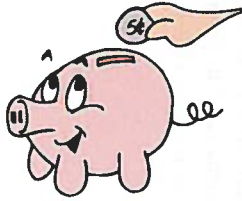
Our next series of Money Management 101 will begin on _____. We have flyers available and registration is required. Once you have completed our first level of classes, you will have the opportunity to attend our group coaching sessions or you can make an appointment for individual sessions as needed. As part of the CAAB family you will also receive information regarding upcoming seminars, classes, and other financial events and updates on CAAB's other programs and service. Please take a look at all we have to offer on our website at www.caab.org. If you have questions, regarding our financial education options, please feel free to contact us at 202-419-1440 or contact Linda Easley Stroman lstroman@caab.org.

f. Framing and Messaging Activity

Think about the clients you expect to serve and what information you will know about them from the intake form. What can you tell about their financial goals? What product, service, or resource is a good match for them? How would you make the “pitch” to them to sign up?

Target Audience	Financial Goals	Recommended Products/ Services/Resources	Savings Pitch
Single mom of 6 and 14 year old children, getting a refund, who has very little savings and mentions having some debt			
Single man who worked sporadically in the past year but is now unemployed, getting no money back but doesn't owe anything			
26 year old who is going to college part-time and working part time, and you find out she's engaged			
55 year old woman who has 4 grandkids, who is likely to get a significant refund			
Client who does not have a savings or checking account and owes back child support			

VI. Asset Building Product & Services Details



Savings Bonds

Save for the future with US Savings Bonds

- Buy a bond for yourself or your children with part of your tax refund
- Safe- value will never go down
- Easy- just check a box on your tax return
- Affordable- only \$50 minimum
- Earn Interest!



Money Management 101

Take charge of your financial future!

- Free 5-week workshop series
- Develop your financial plan
- Fix your credit and save for the future



Free Application for Federal Student (FAFSA)

Help paying for college

- Submit a FAFSA every year
- Receive government loans, free grants and scholarships to finance college
- You don't need to be accepted at a school before you can submit your FAFSA



Bank on DC

Never pay to cash a check again!

- Free bank accounts with participating banks and credit unions
- No annual fees, no minimums
- Second chance accounts
- Keep your money safe and secure



VII. TAX SITE OFFERINGS: PRODUCTS, SERVICES, AND RESOURCES

Savings Promoters' Guide

Products	Description / Purpose	Target Customer	Benefits	Process / Details
U.S. Savings Bonds	<p>A no-risk savings product that earns interest while protecting you from inflation. Bonds are sold at face value.</p> <p>Savings Bond yields rise and fall with inflation- the interest rate fluctuates every 6 months.</p>	<ul style="list-style-type: none"> Customers who want to save for a long-term goal Customers who want to save for their children or grandchildren 	<ul style="list-style-type: none"> Purchase for yourself or others (children) Safe, long-term savings 3%-4% average interest rate over time Earns interest for 30 years Secured by the U.S. Government No Chex Systems Bonds available for as little as \$50.00 	<ul style="list-style-type: none"> Put a "Client Wishes to Purchase a Savings Bond" sheet in client's file <p>Tax filer may direct deposit or receive a paper check for the remaining portion of the refund</p> <p>See Savings Bonds Information and FAQ Sheet, pg 27</p>
Money Management Courses	<p>Five-class series on basic financial education topics including money behavior/goal setting, budgeting, credit, financial rights, and savings.</p> <p>Classes are held at: C.A.A.B, 1444 I St NW, Ste 201, Washington, DC 20005</p>	<ul style="list-style-type: none"> Customers interested in expanding their financial knowledge and improving their finances. Clients who are not receiving refunds. Clients who are facing financial difficulties. Anyone can benefit. 	<ul style="list-style-type: none"> No cost Learn tips and strategies for organizing personal finances Group interaction Financial empowerment <p>Learn how to:</p> <ul style="list-style-type: none"> Understand your relationship with money Develop a monthly budget of expenses Incorporate savings Repair and / or establish credit 	<ul style="list-style-type: none"> Savings Promoters will have a sign-up sheet at all tax sites. During down time, enter client information into online form Client receives a flyer
Free Application for	<ul style="list-style-type: none"> Helps pay for college 	<ul style="list-style-type: none"> Parents with children 	<ul style="list-style-type: none"> Access to Grants/Scholarships 	<ul style="list-style-type: none"> FAFSA services will be offered in

<p>Federal Student Aid (FAFSA)</p>	<ul style="list-style-type: none"> Helps reduce drop out rate do to lack of funding 	<ul style="list-style-type: none"> who will be or are already attending college Students 	<ul style="list-style-type: none"> Access to loans 	<p>conjunction with the DC YMCA College Goal DC Program.</p> <ul style="list-style-type: none"> FAFSA Super Saturday Events will happen at the following sites: <ul style="list-style-type: none"> MLK Library Marshall Heights UPO Petey Greene Center Latin American Youth Center
<p>Bank on DC Account</p> <p>Financial Institution representatives may be on site to open accounts.</p> <p>Savings Promoters will have information on accounts that can be opened off-site</p>	<p>Banks and credit unions participating in Bank on DC offer free to low cost checking accounts catering to the needs of low-income, unbanked and under-banked residents.</p> <p>Bank on DC accounts have low to no monthly fees, and no overdraft charges and can be opened with an initial deposit of just \$25.</p> <p>Accounts also come with a companion savings account, and certain Bank on DC institutions offer second-chance accounts</p>	<ul style="list-style-type: none"> Customers without bank accounts Customers who are unsatisfied with their banks Customers who are in the CHEX system Note: Accounts are available to non-DC residents as well 	<ul style="list-style-type: none"> Faster refund (if using direct deposit) Establish a positive relationship with a bank Safe and highly liquid Provides access to other bank services 	<ul style="list-style-type: none"> Savings Promoter will have list of all financial institutions that are Bank on DC financial institutions and handouts to refer clients to those institutions Savings Promoters may also refer clients to bank representatives on-site when they are present.
<p>Credit Checks (East of the river sites only)</p>	<p>Inform clients with children and dependents who live in Wards 7 or 8 about their credit and the importance of good credit to achieve financial security and independence</p>	<ul style="list-style-type: none"> Clients with children/dependents Clients who live in Wards 7 & 8 	<ul style="list-style-type: none"> Education about the importance of credit Learn how good credit can help client become financially independent and successful 	<ul style="list-style-type: none"> Savings Promoters will be pulling the credit reports and directing clients to credit coaches that will be on site for consultation while they are waiting to get their taxes filed
<p>Additional Resources</p>	<p>Description / Purpose</p>	<p>Target Customer</p>	<p>Benefits</p>	<p>Process / Details</p>

CAAB E-Newsletter	Great way to stay abreast of existing and new programs and services, upcoming classes and seminars, and other financial resources.	All customers with existing email accounts	<ul style="list-style-type: none"> • Updates on money management classes • Savings tips • Upcoming events including Financial Cafes 	<ul style="list-style-type: none"> • Savings Promoters will have a sign-up sheet at all tax sites. Clients can sign up for the newsletter on that sheet • During down time, enter client information into online form
Direct Deposit	Tax filers who direct deposit will have their returns automatically deposited into a checking, savings, or pre-paid debit card account.	Customers scheduled to receive a tax refund	<ul style="list-style-type: none"> • Quicker receipt of tax refund • No paper check or check cashing fees 	<ul style="list-style-type: none"> • Ensure client's intake form indicates that he/she would like to direct deposit. • Ensure client has bank account and routing numbers.
Refund Splitting	This offering gives the opportunity to deposit tax returns to a maximum of three established accounts and/or purchase savings bonds	Customers scheduled to receive a tax refund	<ul style="list-style-type: none"> • Enables client to "spend some and save some" • Can purchase a savings bond with a portion of the refund 	<ul style="list-style-type: none"> • Ensure client has bank account and routing numbers, and tell client to remind Tax Preparer to split their refund. • If client is purchasing a savings bond, put "Client Wishes to Purchase a Bond" form in client's file.

Note: Check out the following websites for additional information on CAAB's programs and services:

1. Capital Area Asset Builders website: www.caab.org
2. DC EITC Campaign website: www.dceitc.org

Additional websites:

1. Bank on DC website: www.bankondc.org/
2. DC Hunger Solutions website: www.dchunger.org
3. College Goal DC: <http://www.ymcadc.org/classes.cfm?category=210>

VIII. Reporting & Tracking


In order to prove to funders that our program is working and show quantitative results, we need to know the success you are having in the field by seeing the take-up rates of asset building products and services.

Measures of Success:

1. Conversations Held
2. Savings Bonds purchased
3. Money Management 101 enrollments
4. FAFSA Applications assisted
5. Success stories
6. E-newsletter sign-ups

Savings Promoters will enter all Money Management 101 and e-newsletter enrollments onto a paper form to collect information, then enter them, as well as success stories, into our online system.

Paper Form:

		Sign Up to Make a Difference in Your Future Today!	
Name	Email	Phone	Event
			<input type="checkbox"/> E-Newsletter <input type="checkbox"/> Text
			<input type="checkbox"/> E-Newsletter <input type="checkbox"/> Text
			<input type="checkbox"/> E-Newsletter <input type="checkbox"/> Text
			<input type="checkbox"/> E-Newsletter <input type="checkbox"/> Text
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Online System - <http://goo.gl/6Oraf>

CAAB Sign-Up for Tax Site Clients

First Name

Last Name

Email Address

Phone Number

Would like to receive:

eNewsletter

Text Messages

Money Management 101
Please choose appropriate session

February, Tuesdays

February, Saturdays

Done

IX. U.S. Series I Savings Bond Information

What are US Savings Bonds?

US Savings Bonds are savings instruments for individual savers issued by the U.S. government's Department of Treasury. The most common types of savings bonds are Series EE and Series I savings bonds. The new savings bonds at tax time policy offers only paper Series I savings bonds on the tax form. Series I bonds are sold at face value (a \$50 bond costs \$50), and grow in value for up to 30 years. Both types of bonds stop accruing interest after 30 years.

Interest Rate	Current: 3.06% Adjusts: every 6 months Historical Average: 3-4%
Purchase Amounts	Bonds can be purchased in denominations of \$50 (minimum)
When can funds be accessed?	Bonds can be redeemed after 12 months . If redeemed within 5 years of purchase, owner forfeits last 3 months of interest
How are funds accessed?	Most banks, credit unions or similar financial institutions will cash savings bonds.
How will I receive my bond?	You will receive it in the mail 3 to 5 weeks after your tax refund is released.
Will my bond ever lose value?	No. The interest rate is calculated so that it always beats inflation, and can never drop below 0%.
Can I buy a bond for someone else?	YES! Buyers can designate a "co-owner" for their bond, who can then redeem that bond. You do not need the co-owner's SSN.
What if I lose my bond?	It can be replaced by the Bureau of Public Debt.



\$50 Series I Savings Bond

Purchasing U.S. Savings Bonds

Taxpayers can purchase bonds by filling out Form 8888 in the TaxWise tax preparation software.

Form 8888 Allocation of Refund (Including Savings Bond Purchases) 2010

Department of the Treasury Internal Revenue Service

OMB No. 1545-0044

2010 ATTACHMENT TO FORM 1040

See instructions.

Attach to Form 1040, Form 1040A, Form 1040EZ, Form 1040NR, Form 1040NR-EZ, Form 1040-SS, or Form 1040-PR.

Your social security number.

Part I Direct Deposit
Complete this part if you want us to directly deposit a portion of your refund to one or more accounts.

1a Amount to be deposited in first account 1a

b Routing number Checking Savings

c Account number

2a Amount to be deposited in second account 2a

b Routing number Checking Savings

c Account number

3a Amount to be deposited in third account 3a

b Routing number Checking Savings

c Account number

Part II U.S. Series I Savings Bond Purchases
Complete this part if you want to buy paper bonds with a portion of your refund.

Warning If a name is entered on line 5a or 5c below, co-ownership will be assumed unless the beneficiary box is checked. See instructions for more details.

4 Amount to be used for bond purchases for yourself (and your spouse, if filing jointly) 4

5a Amount to be used to buy bonds for yourself, your spouse, or someone else 5a

b Enter the owner's name (First Last) for the bond registration

c If you would like to add a co-owner or beneficiary, enter the name here (First Last). If beneficiary, also check here

6a Amount to be used to buy bonds for yourself, your spouse, or someone else 6a

b Enter the owner's name (First Last) for the bond registration

c If you would like to add a co-owner or beneficiary, enter the name here (First Last). If beneficiary, also check here

Part III Paper Check
Complete this part if you want a portion of your refund to be sent to you as a check.

7 Amount to be refunded by check 7

Part IV Total Allocation of Refund

8 Add lines 1a, 2a, 3a, 4, 5a, 6a, and 7. The total must equal the amount shown on Form 1040, line 74c; Form 1040A, line 46a; Form 1040EZ, line 12a; Form 1040NR, line 70a; Form 1040NR-EZ, line 23a; Form 1040-SS, line 13a; or Form 1040-PR, line 12a. 8

For Paperwork Reduction Act Notice, see your tax return instructions. Call No. 2138AA Form 8888 (2-10)

Additional Information

Savings Bond Frequently Asked Questions guides, as well as a Quick Guide on savings bonds at tax time, are available at the Bonds Make It Easy website:

<http://bondsmakeiteasy.org/taxpreparers/training>

<http://bondsmakeiteasy.org/wp-content/uploads/2010/11/Basic-Savings-Bond-FAQ.doc>

<http://bondsmakeiteasy.org/wp-content/uploads/2010/11/Advanced-Savings-Bond-FAQ.doc>

<http://bondsmakeiteasy.org/wp-content/uploads/2010/11/SavingsBondQuickGuide.doc>

Further information is available at the US Government's Treasury Direct website.

www.treasurydirect.gov

X. Bank on DC- FAQ



1. What is Bank on DC?

Bank on DC is a public-private partnership to ensure that everyone in the District has a bank account and financial education. DC is home to over 37,000 unbanked households and 72,000 underbanked households who frequently access checking and credit services through alternative financial services, such as check-cashers. This program is intended to help the unbanked and underbanked improve financial literacy, build assets, and save money on fees. Bank on DC launched in April of 2010. For more information go www.bankondc.org

2. What is the Bank on DC account?

- i. **Saves you money**
 - Offer Free to low-cost accounts
 - No overdraft charges
 - Low to no monthly fees
- ii. **Offers Second Chance**
 - Certain Bank on DC partners offer second chance accounts, that accepts people in ChexSystems.
- iii. **Accepts foreign IDs**
 - You can get a Bank on DC account with secondary form of ID as primary identification to open a bank account (e.g. Ecuadorian, Mexican, El Salvadorian identification)
- iv. **Informs and prepares - Bank on DC also provides education about:**
 - How banking works
 - How to save and plan for the future
 - How to budget
 - How to secure and build credit

The Bank on DC account is a checking account that can be opened with an initial deposit of just \$25. This account comes with a companion savings account and is offered by several banks and credit unions. Certain Bank on DC Financial Partners can accept foreign ID cards or give you a second chance to have an account if you have had trouble in the past or owe money to other.

3. Where can I get the Bank on DC account?

You can get the Bank on DC account by going into a branch or on the website of any of these institutions:

Institution	Phone	Website	Second Chance Accounts	Accept Foreign ID	Youth Accounts (<18 yrs)
Amalgamated	202-479-2270	www.agriculturefcu.org	Yes	Yes	
Agriculture FCU*	202-293-9800	www.amalgamatedbank.com	Yes		
Bank of America	800-622-8731	www.bankofamerica.com		Yes	
Bank of Georgetown	866-864-1722	www.bankofgeorgetown.com	Yes	Yes	Yes
DGE FCU	877-784-5551	www.dgefcu.org	Yes**	Yes	Yes
DVA FCU	800.822.6875	www.dvafcu.org	Yes		Yes
HEW FCU	202-488-5400	www.hewfcu.com	Yes**		Yes
PNC Bank	888-762-2265	www.pnc.com	Yes**		
United Bank	800-730-6169	www.unitedbank-dcmetro.com	Yes**	Yes	
Wells Fargo	800-922-4684	www.wellsfargo.com	Yes	Yes	

4. Where can I get a second Chance Account if I have bad credit or a ChexSystems history?

Institution	Second Chance Accounts	Type of Account	Time Frame	Can have unpaid debts	Dollar limit on unpaid debts	Other restrictions
Amalgamated	Yes	Checking	None	Yes	\$100	Fraud
Agriculture FCU	Yes	Checking/Savings	1 year	No	\$0	Fraud
Bank of Georgetown	Yes	Checking/Savings	1 year	No	\$0	Fraud
DGE FCU	Yes	Savings	1 year	Yes	Unlimited	Fraud
DVA FCU	Yes	Checking/Savings	6 months	No	\$0	Fraud
HEW FCU	Yes	Checking/Savings	1 year	Yes	\$500	Fraud
PNC Bank	Yes	Foundations	None	Yes	Unlimited	Fraud
United Bank	Yes	Checking/Savings	None	Yes	Unlimited	Fraud
Wells Fargo	Yes	Checking/Savings	1 year	No	\$0	Fraud

5. What do I need to bring to the bank to open an account?

To open an account you need three things:

- i. **Initial deposit:** \$25 to make an initial deposit into the account (credit unions require only \$5)
- ii. **Primary ID:** State Driver License, US Passport, Green Card/Alien Registration Card, Military ID).
- iii. **Secondary ID:** You will need to provide a secondary ID to verify an address (e.g. Certificate of naturalization, Recent utility bill, cable or phone bill, Student ID card, Union membership card, Employee badge, Birth certificate, Health insurance card, Non-photo government aid card).

6. Do I have to live in the District to get a Bank on DC account?

No. Bank on DC accounts are available for anyone who lives in the Washington, D.C. metropolitan area. Policies may vary by institutions, but any of the Banks will offer accounts to residents of the greater Washington Metropolitan Area.

XI. Credit Coaching (East of the River Tax Sites Only)

What is Credit Coaching?

Credit coaching is a balanced approach to helping individuals review, understand and design an action plan to a journey toward a healthy financial level. At the tax sites individuals will be able to sit down with an experienced credit coach who will assist them with getting them to a healthy financial state. The credit coach will not advise nor have the time to do the work for the participant but will help them formulate a plan that the customer can execute over time. The credit coaching will be mini sessions lasting no more than 15 minutes.

What is TransUnion?

TransUnion is a global leader in credit information and information management services. For more than 40 years, they have worked with businesses and consumers to gather, analyze and deliver the critical information needed to build strong economies throughout the world. They are one of the three major credit reporting agencies in the U.S.

How to pull a TransUnion Credit Report

1. Ask client to complete and sign authorization form in order to pull their report. See Appendix 1 for authorization form sample
2. Make sure the information on the form is correct. Ask for a valid government issued ID to verify the clients identity and make sure that their Social Security Number is correct
3. Using Internet Explorer, visit www.direct.transunion.com
4. Use assigned user ID and password to log in
5. A certificate page will show up and press "ok" to proceed
6. When the welcome page pops up continue onto TransUnion direct
7. Scroll down to individual services; place a single order and click new order for TransUnion
8. You will now be directed to "Order a Single TransUnion Service" page
9. Fill in the correct information about the "Primary Subject"/Client
10. Make sure to fill out as much information that can be provided, not just the required information
11. After as much information is filled out, click on the "Order" button
12. You will now be directed to an "Order Results" page and you will need to scroll down and click on the "Enhanced Credit Report" PDF button and open the document
13. You will now need to print out the PDF TransUnion Consumer Credit Report; Print out 2 copies
14. Staple the credit authorization form to the credit report, the coach will keep it in a sealed envelope
15. Find a credit coach and introduce them to the client and provide both copies of the Credit Report; Please make sure to provide the coach with the authorization form

XII: Free Application for Federal Student Aid (FAFSA)

This year the DC EITC campaign is partnering with the YMCA of Metropolitan Washington's College Goal DC program to bring FAFSA assistance to our clients.

What is College Goal DC?

This year the College Goal DC program will reach each quadrant of the District with simultaneous event locations; increase attendance by students, parents and nontraditional adult students; and raise awareness of the CGS program, financial aid and the FAFSA through targeted media coverage and other public relations efforts.

Dates and Locations

FAFSA services will be happening on February 2nd, 2013 at the UPO Ralph Waldo Petey Green Community Center, Marshall Heights Community Development Organization Inc., Latin American Youth Center and the Martin Luther King Jr. Library. There will also be a follow up event on February 7th, 2013 at the Latin American Youth Center and the UPO Ralph Waldo Petey Green Community Center. These are one-time events and will be held during the hours that tax sites are open.

Training

There will be a specific College Goal training for this event and volunteers will need to attend it. Information on the training will be presented once you indicate that you're interested in helping DC individuals get money for college.

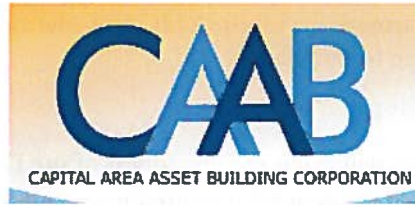
Documents Clients will need to Bring

Parents and students should bring their latest tax information and/or last pay stub from the previous year in order to complete the FAFSA form.

All information reviewed by the College Goal DC volunteers will be kept private and confidential and will not be used for any purpose other than helping the students and families apply for financial aid. Students' and family identities will be protected to the best extent possible and none of the information being requested will be sent to vendors for other purposes besides applying for aid.

- Social Security Number
- Driver's license (if any)
- W-2 Forms for the previous year and other records of money earned
- Most recent Federal Income Tax Return
 - Parent's Federal Income Tax Return for the previous year (if you are a dependent student as defined by federal criteria)
- Untaxed income records for the previous year
- Current bank statements
- Current business and investment mortgage information, business and farm records, stock, bond, and other investment records
- Documentation that you are a U.S. permanent resident or other eligible noncitizen.

Appendix 1: Credit Report Authorization Form



CREDIT REPORT AUTHORIZATION

*DISCLAIMER: This form is **NOT** mandatory. Please complete this form only if you would like the Capital Area Asset Building Corporation to obtain a copy of your credit report as part of your application. Social Security numbers are required in order to pull this report and the authorization form is filed in a locked cabinet at CAAB.*

I hereby authorize the Capital Area Asset Building Corporation to retrieve my TransUnion credit report. I understand that this report is for the sole purpose of credit and financial education. Please show ID with submission of this form. I also understand that my information is confidential, for internal purposes only, and will not be sold or shared with any third parties including CAAB affiliates.

Full Name _____

Current Address _____

City _____ State _____ Zip Code _____

Length of Time at Current Address _____ years _____ months

Previous Address _____

(Complete if less than 2 years at current address)

City _____ State _____ Zip Code _____

Length of Time at Previous Address _____ years _____ months

Social Security Number _____

Date of Birth _____

Signature _____

Date _____

Appendix 2: Money Management 101 Curriculum & Schedule

Capital Area Asset Builders Money Management 101

Overview & Objectives

The overall goal of this course is to put YOU, the participant, in charge of your financial future. CAAB's goals over the next 5 weeks are to:

- 1) help you to understand the relationship between money, wealth, and financial independence;
- 2) provide you with information and tools to help you understand your relationship with money and manage it better;
- 3) assist you in developing habits that will enable you to control your spending today so you can save for future expenses;
- 4) educate you about your rights as a consumer and how to exercise those rights

Lesson 1: Understanding Your Financial Relationship

At the end of this lesson participants should be able to:

- Understand that controlling your finances leads to financial empowerment
- Understand their relationship with your money
- Understand the importance of assets in wealth creation (Net worth)
- Understand the importance of goal setting in financial planning
- List their financial goals and categorize them as short-, medium-, and long-term
- Develop a system to track their weekly and monthly expenses

Lesson 2: The Art of Budgeting

At the end of this lesson participants should be able to:

- Understand the purpose of a budget
- List the 5 steps to creating a budget
- Distinguish between wants and needs in relation to their financial goals
- Distinguish between fixed and flexible expenses in their budget
- Analyze their budgets to create a realistic spending/savings plan
- Identify ways to increase income and/or decrease spending
- Identify electronic resources for creating a budget

Lesson 3: Take Charge of Your Credit!

At the end of this lesson participants should be able to:

- Understand the basics of credit
- Develop efficient payoff plans
- Analyze/read their own credit report
- Understand what goes into their credit score
- List ways to increase their credit score
- Identify ways to protect themselves from identity theft and fraud

Lesson 4: Know Your Financial Rights

At the end of this lesson participants should be able to understand:

- The Fair Credit Reporting Act
- The Fair Credit Billing Act
- The Fair Debt Collection Practices Act
- Credit Card Accountability Responsibility and Disclosure Act of 2009
- Bankruptcy Abuse Prevention and Consumer Protection Act of 2005

Lesson 5: Pay Yourself First: The Importance of Saving

At the end of this lesson participants should be able to:

- Identify different types of financial institutions and the services they provide
- Identify sources of "hidden" banking fees and strategies for avoiding those fees
- Compare financial products and services and choose those that best meet their needs
- Identify different types of savings products and understand their relative advantages and disadvantages

1444 I Street, NW
Office: 202-419-1440

Suite 201

Washington, DC 20005
Web Site: caab.org

**All Money Management class will be held at CAAB
[1441 I Street NW, Suite 201, Washington, DC]**

Class 1: Understanding Your Financial Rights | **Class 2:** The Art of Budgeting |
Class 3: Take Charge of Your Credit | **Class 4:** Know Your Financial Rights | **Class 5:** Pay Yourself

MONEY MANAGEMENT 101:

First Quarter / Wednesday Evenings:

Class #1: January 23, 2013

Skip: January 30, 2013

Class #2: February 6, 2013

Class #3: February 13, 2013

Class #4: February 20, 2013

Class #5: February 27, 2013

—

First Quarter / Saturday Mornings:

Class #1: February 2, 2013

Class #2: February 9, 2013

Skip: February 16, 2013 – President's Day Weekend

Class #3: February 23, 2013

Class #4: March 2, 2013

Class #5: March 9, 2013

—

Second Quarter / Wednesday Evenings:

Class #1: April 17, 2013

Class #2: April 24, 2013

Class #3: May 1, 2013

Class #4: May 8, 2013

Class #5: May 15, 2013

—

Second Quarter / Saturday Mornings:

Class #1: May 11, 2013

Class #2: May 18, 2013

Skip: May 25, 2013 – Memorial Day Weekend

Class #3: June 1, 2013

Class #4: June 8, 2013

Class #5: June 15, 2013

—

MONEY MANAGEMENT 201:

New MM 201 Series #1:

Thursday, February 21, 2013 – Savings and
Investing

Thursday, February 28, 2013 – Retirement

Thursday, March 7, 2013 – Estate Planning

Thursday, March 14, 2013 – Insurance

Thursday, March 21, 2013 – College Planning

—

New MM 201 Series #2:

Thursday, May 16, 2013 – Savings and Investing

Thursday, May 23, 2013 – Retirement

Thursday, May 30, 2013 – Estate Planning

Thursday, June 6, 2013 – Insurance

Thursday, June 13, 2013 – College Planning

—

New MM 201 Series #3:

Thursday, September 26, 2013 – Savings and
Investing

Thursday, October 3, 2013 – Retirement

Thursday, October 10, 2013 – Estate Planning

Thursday, October 17, 2013 – Insurance

Thursday, October 24, 2013 – College Planning

Appendix 3: Communicating with and about People with Disabilities

The Americans with Disabilities Act, other laws and the efforts of many disability organizations have made strides in improving accessibility in buildings, increasing access to education, opening employment opportunities and developing realistic portrayals of persons with disabilities in television programming and motion pictures. Where progress is still needed is in communication and interaction with people with disabilities. Individuals are sometimes concerned that they will say the wrong thing, so they say nothing at all—thus further segregating people with disabilities. Listed here are some suggestions on how to relate to and communicate with and about people with disabilities.

Words

Positive language empowers. When writing or speaking about people with disabilities, it is important to put the person first. Group designations such as "the blind," "the retarded" or "the disabled" are inappropriate because they do not reflect the individuality, equality or dignity of people with disabilities. Further, words like "normal person" imply that the person with a disability isn't normal, whereas "person without a disability" is descriptive but not negative. The accompanying chart shows examples of positive and negative phrases.

Affirmative Phrases

person with an intellectual, cognitive, developmental disability
person who is blind, person who is visually impaired
person with a disability
person who is deaf
person who is hard of hearing
person who has multiple sclerosis
person with cerebral palsy
person with epilepsy, person with seizure disorder
person who uses a wheelchair
person who has muscular dystrophy
person with a physical disability, physically disabled
unable to speak, uses synthetic speech
person with psychiatric disability
person who is successful, productive

Negative Phrases

retarded; mentally defective
the blind
the disabled; handicapped
the deaf; deaf and dumb
suffers a hearing loss
afflicted by MS
CP victim
epileptic
confined or restricted to a wheelchair
stricken by MD
crippled; lame; deformed
dumb; mute
crazy; nuts
has overcome his/her disability; is courageous (when it implies the person has courage because of having a disability)

Actions

Etiquette considered appropriate when interacting with people with disabilities is based primarily on respect and courtesy. Outlined below are tips to help you in communicating with persons with disabilities.

General Tips for Communicating with People with Disabilities

- When introduced to a person with a disability, it is appropriate to offer to shake hands. People with limited hand use or who wear an artificial limb can usually shake hands. (Shaking hands with the left hand is an acceptable greeting.)
- If you offer assistance, wait until the offer is accepted. Then listen to or ask for instructions.
- Treat adults as adults. Address people who have disabilities by their first names only when extending the same familiarity to all others.
- Relax. Don't be embarrassed if you happen to use common expressions such as "See you later," or "Did you hear about that?" that seem to relate to a person's disability.
- Don't be afraid to ask questions when you're unsure of what to do.

Tips for Communicating with Individuals Who are Blind or Visually Impaired

- Speak to the individual when you approach him or her.
- State clearly who you are; speak in a normal tone of voice.
- When conversing in a group, remember to identify yourself and the person to whom you are speaking.
- Never touch or distract a service dog without first asking the owner.
- Tell the individual when you are leaving.
- Do not attempt to lead the individual without first asking; allow the person to hold your arm and control her or his own movements.
- Be descriptive when giving directions; verbally give the person information that is visually obvious to individuals who can see. For example, if you are approaching steps, mention how many steps.
- If you are offering a seat, gently place the individual's hand on the back or arm of the chair so that the person can locate the seat.

Tips for Communicating with Individuals Who are Deaf or Hard of Hearing

- Gain the person's attention before starting a conversation (i.e., tap the person gently on the shoulder or arm).
- Look directly at the individual, face the light, speak clearly, in a normal tone of voice, and keep your hands away from your face. Use short, simple sentences. Avoid smoking or chewing gum.
- If the individual uses a sign language interpreter, speak directly to the person, not the interpreter.
- If you telephone an individual who is hard of hearing, let the phone ring longer than usual. Speak clearly and be prepared to repeat the reason for the call and who you are.
- If you do not have a Text Telephone (TTY), dial 711 to reach the national telecommunications relay service, which facilitates the call between you and an individual who uses a TTY.

Tips for Communicating with Individuals with Mobility Impairments

- If possible, put yourself at the wheelchair user's eye level.
- Do not lean on a wheelchair or any other assistive device.
- Never patronize people who use wheelchairs by patting them on the head or shoulder.
- Do not assume the individual wants to be pushed —ask first.
- Offer assistance if the individual appears to be having difficulty opening a door.
- If you telephone the individual, allow the phone to ring longer than usual to allow extra time for the person to reach the telephone.

Tips for Communicating with Individuals with Speech Impairments

- If you do not understand something the individual says, do not pretend that you do. Ask the individual to repeat what he or she said and then repeat it back.
- Be patient. Take as much time as necessary.
- Try to ask questions which require only short answers or a nod of the head.
- Concentrate on what the individual is saying.
- Do not speak for the individual or attempt to finish her or his sentences.
- If you are having difficulty understanding the individual, consider writing as an alternative means of communicating, but first ask the individual if this is acceptable.

Tips for Communicating with Individuals with Cognitive Disabilities

- If you are in a public area with many distractions, consider moving to a quiet or private location.
- Be prepared to repeat what you say, orally or in writing.
- Offer assistance completing forms or understanding written instructions and provide extra time for decision-making. Wait for the individual to accept the offer of assistance; do not "over-assist" or be patronizing.
- Be patient, flexible and supportive. Take time to understand the individual and make sure the individual understands you.

Remember

- Relax.
- Treat the individual with dignity, respect and courtesy.
- Listen to the individual.
- Offer assistance but do not insist or be offended if your offer is not accepted.

Appendix 4: IRS Standards of Conduct Test Instructions

The IRS requires all Volunteers take Volunteer Standards of Conduct Training, pass the Volunteer Standards of Conduct Test, and submit a Signed Volunteer Agreement the first day the volunteer.

How to Take the Training and Test

1. Set up an account at <https://www.linklearncertification.com/d/>

- Click “Create an Account”
- You will be taken to the registration form
 - For **Group**, enter “1-VITA Volunteer”
 - After filling in remaining information, click **Register**.
- After confirming your information, you will be taken back to the login screen where you can log in right away. (You will receive an email with your username and password from DONOTREPLY@velocelearning.com, subject “Your LMS account has been created”.)

2. Log into to your account to take the training and test.

- The training should launch automatically, if it doesn’t, try these hints:
 - Hold the <Ctrl> key when you click on the link.
 - Click on the “Volunteer Standards of Conduct” link
 - Under “Launch Course”, click on “Launch the Course Again”
 - Turn off pop up blockers
 - Add the test site as a trusted site

Printing & Submitting Test Results & Volunteer Agreement

After completing your test:

1. On the right side of the screen, you will see a box that says, “You may sign your Volunteer Agreement electronically by checking this box.”
 - Click on the box and Enter your password
2. Under the box, you will see **“Click here to open and complete your Volunteer Agreement”**.
3. Click on the link. It will generate your volunteer agreement with your test results.
4. Click on the printer icon to print the form. [If you are unable to print, bring your username & password your first day. Your Site Coordinator will help you print your agreement.]
5. After printing the form:
 - Under volunteer position(s) enter the position(s) you will fill at this site this year. (Choose from: interpreter, savings promoter/intake, greeter/admin, food stamp specialist, tax preparer, site coordinator, reviewer, e-filer.)
 - Under Number of years volunteered make sure the correct number is entered (cross out and correct the number if necessary)
 - If any of the other fields are not filled in, fill them in
 - Under Volunteer Signature, sign the form
6. Make a copy of the Volunteer Agreement for yourself.
7. **Take your photo ID and the printed and signed volunteer agreement to your tax site the first day you volunteer. (If you volunteer at more than one tax site, you will need to take each site a copy of the agreement.)**

APPENDIX C: SAVINGS PROMOTION TRAINING PRESENTATION

Appendix C: Savings Promotion Training Presentation

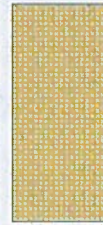
This is a two-hour training that every Savings Promoter has to participate in. You can find the PowerPoint in the EITC folder under 2012-2013 Savings Promotion in CAAB's N Drive.

2013 DC EARNED INCOME TAX CREDIT CAMPAIGN

**IT'S YOUR
MONEY.**
CLAIM IT & KEEP IT!
DCEITC.ORG



CAAB CAPITAL
AREA
ASSET
BUILDERS



Savings Promoter Training

Gilberto Soria Mendoza
gmendoza@caab.org

AGENDA

- Introductions
- About the Campaign
- Goals
- How Tax Sites Work
- Financial Products & Resources
- Framing & Messaging
- IRS Standards of Conduct

GOALS FOR THE DAY

- Learn about the DC EITC Campaign
- Understand your role as a volunteer
- Learn about tools to help clients take a positive financial action
- Leave feeling ready to help ANY client take one positive financial step

3

DC EITC CAMPAIGN:

A BUILDING BLOCK TO A BRIGHTER FINANCIAL FUTURE

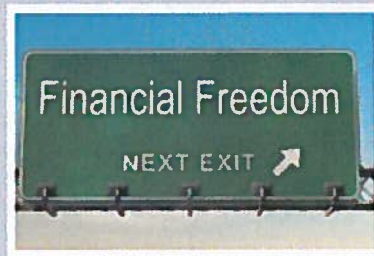
- 3 Primary Goals:
 - Promote awareness of tax credits
 - Provide tax preparation
 - Encourage taxpayers to TAKE ACTION
- 12 Tax Sites in DC, MD, VA
- Key Partners:



4

SAVINGS PROMOTERS: OUR GOAL

- Promote Financial Freedom
- What does that mean?



5

SAVINGS PROMOTERS: OUR GOAL



6

OUR CLIENTS

- Income
 - up to \$35,000 for single individuals
 - up to \$51,000 families
- Average Income: \$15,774 (2010)
- Claim EITC: 37%
- No Bank Account: 18%
- Report Saving ANY Money: 21%
- Report Saving Regularly: 4%

7

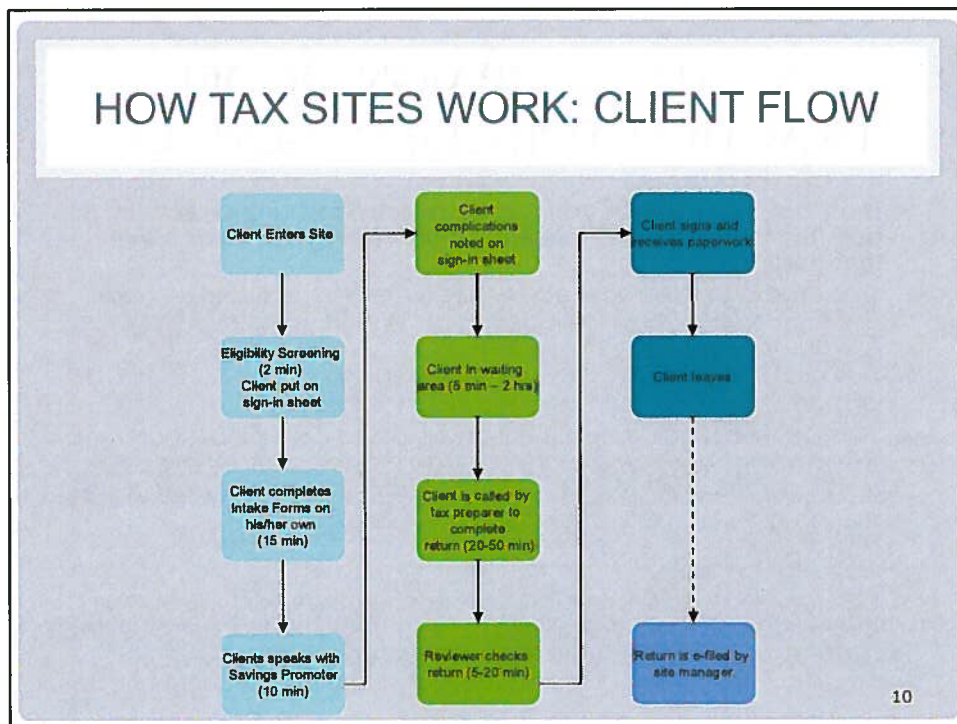
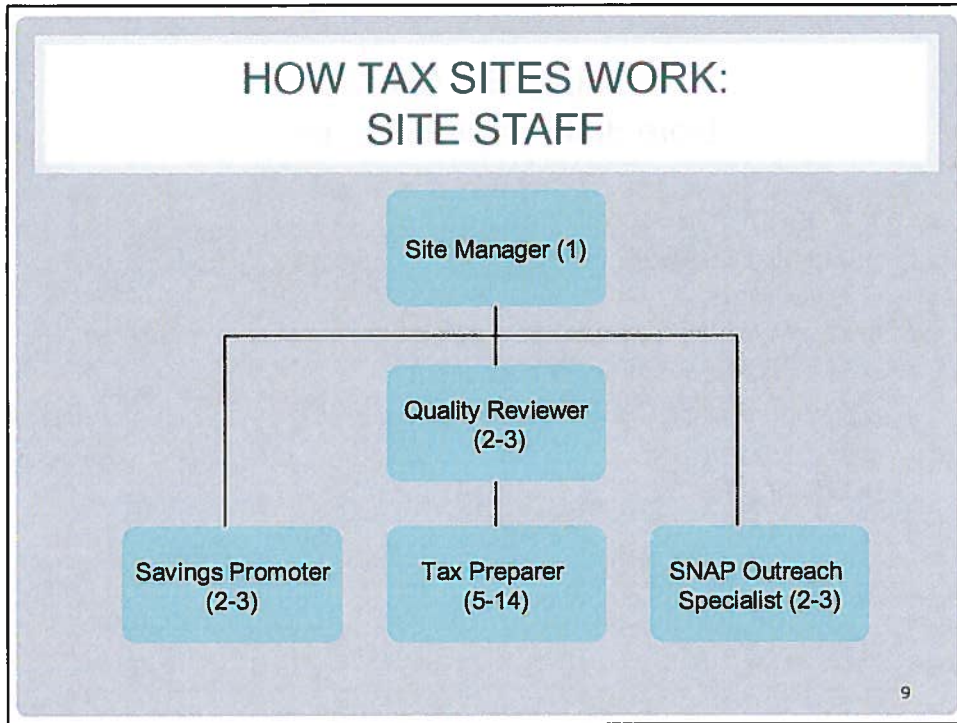
YOUR ROLE AT THE TAX SITE

- Introducing Financial Resources & Opportunities
- Registering Clients for Asset Building Services
 - Money Management classes
 - Savings Bonds
 - Bank Accounts

The Key:

Encourage EVERY client to take ONE POSITIVE STEP

8



Working with Clients: Potential “Speed Bumps”

- Potential Speed Bumps?
 - Previous Experiences
 - Language
 - Confusing Forms & Literacy Issues
 - Disabilities and Physical Limitations
 - Finances are Sensitive
 - Homelessness
 - Grumps

11

DC EITC CAMPAIGN MODEL PRACTICES FOR CLIENT SERVICE

The Campaign shares your desire to provide the best service possible to our clients. These best practices help us achieve that goal.

1. Treat the client the way you would want to be treated. Take the time to answer questions and actively engage with clients. Encourage clients to ask questions.
2. Use savings promotion materials to educate clients about opportunities and to help them plan for the future.
3. Don't guess. Look up answers or ask a Site Coordinator or Reviewer whenever you are uncertain about something.
4. If a client offers a tip or donation graciously refuse and suggest that they send a donation to CAAB, CTA, the host organization or their favorite charity. We don't accept donations at sites.
5. Expect clients to treat you and other clients with respect. If a client is intoxicated or belligerent, see your Site Coordinator to determine if that person should be served.

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FINANCIAL RESOURCES



Savings Bonds



Money Management 101



Bank on DC Accounts

13

SAVINGS BONDS | QUIZ

How many Americans own U.S. Savings Bonds?

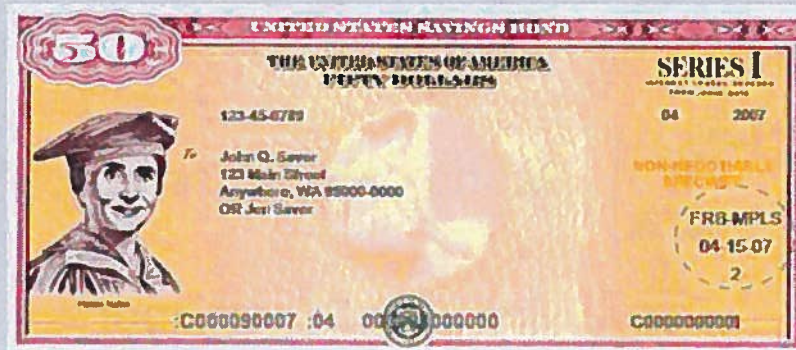
- Over 1 million
- Over 10 million
- Over 50 million

Which of the following are true about U.S. Savings Bonds:

- They pay a competitive interest rate (3.06% currently)
- They can be purchased for as little as \$50.
- They can only be redeemed where they were purchased.
- They can be purchased as gifts for anyone else – all you need is the gift recipient's name.

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SAVINGS BONDS



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SAVINGS BONDS | TARGET AUDIENCE

- Parents & Grandparents
 - 70% of buyers bought for others
- In general clients with larger refunds
 - You won't know the status of their refund when you speak with them, but you can make assumptions based on their taxes last year and if not major has changed in their income
- Specific Savings Goals
 - Education
 - Retirement

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SAVINGS BONDS | HOW IT WORKS

- “Client Wants to Buy a Bond” form
- Follow up with Tax Preparer
 - Form 8888

The image shows Form 8888, titled "Allocation of Bond (Including Savings Bond Purchase)". It is a tax form used to allocate the purchase price of a bond among multiple accounts. The form includes sections for "Bond Details", "U.S. Savings Bonds", and "Paper Check". It contains various fields for account numbers, bond numbers, and purchase amounts, along with checkboxes for "Checking" and "Savings" accounts. The form is numbered 10 in the top right corner.

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MONEY MANAGEMENT 101

- Target audience: Everyone
- Information for clients:
 - Helps you take control of your money
 - (5) 2-hour modules at CAAB's office
 - Free, interactive class

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BANK ON DC

- Target audience: Unbanked
- Information for clients:
 - Bank on DC: accounts offered by 11 financial institutions
 - Some partner banks have no monthly fees, low opening balances
 - Second chance accounts
 - ChexSystem
- Banks may be at your tax sites

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OTHER RESOURCES FOR CLIENTS

- CAAB's E-Newsletter
- CAAB's IDA Accounts
- Free Check Cashing thanks to PNC Bank

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OTHER SITE SERVICES

- Jubilee Jobs [jubileejobs.org]
 - Connects employers across the DC area with qualified, well-prepared candidates.
- CentroNia [centronia.org]
 - Nationally recognized, multicultural learning community with a pioneering approach to bilingual education
- United Planning Organization [upo.org]
 - Plan, coordinate, and implement human services programs for low-income residents in DC
- Marshall Heights [mhcdo.org]
 - Community Development in Ward 7

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GROUP PRESENTATIONS

- Make it engaging and friendly
- Make it clear who you are and why you're there
- Encourage people to talk with you afterwards to ask questions

22

FRAMING & MESSAGING

- Importance of Savings Promotion
- Small talk
- Conversation starters
 - Ask a question
 - Pitching one option
- Share something personal

23

FRAMING & MESSAGING

Lets Practice!



24

ROLEPLAY

Scenario:

Single man who worked sporadically in the past year
but is now unemployed

—

What can you tell about their possible financial goals? • What product, service, or resource is a good match for them? • How would you make the “pitch” to them to sign up?

25

ROLEPLAY

Scenario:

26 year old who is going to college part-time and
working part time

—

What can you tell about their possible financial goals? • What product, service, or resource is a good match for them? • How would you make the “pitch” to them to sign up?

26

ROLEPLAY

Scenario:

Single mom of 6 and 14 year old children, who has very little savings and mentions having some debt

—

What can you tell about their possible financial goals? • What product, service, or resource is a good match for them? • How would you make the “pitch” to them to sign up?

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ROLEPLAY

Scenario:

55 year old woman who has 4 grandkids as dependents

—

What can you tell about their possible financial goals? • What product, service, or resource is a good match for them? • How would you make the “pitch” to them to sign up?

28

ROLEPLAY

Scenario:

Client who does not have a savings or checking account, but is agitated because he's been waiting over an hour

—

What can you tell about their possible financial goals? • What product, service, or resource is a good match for them? • How would you make the “pitch” to them to sign up?

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MEASURES OF SUCCESS

- Conversations held
- Savings bonds purchased
- Money Management 101 enrollments
- Success stories

30

STANDARDS OF CONDUCT & QUALITY SITE REQUIREMENTS

- IRS Required Volunteer Standards of Conduct Training
 - The 6 Volunteer Standards of Conduct
 - Unethical behavior
 - Consequences
 - Volunteer protections
- Please make sure to print your agreement (form 13615) and bring it to the site coordinator at orientation

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YOUR RESOURCES

- Savings Promoter Handbook
- Gilberto will be leaving CAAB on 2/13
- Antonio Madison
 - amadison@caab.org
 - Office: (202) 419-1440 x. 111
 - Work Cell: (202) 374-6589
- Each Other
- Google Group
 - This will allow us to share experiences and resources

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READY?

- Remember...
 - Tax Season runs for 11 weeks
 - You are expected to volunteer continuously throughout the season for the shift you signed up for
 - To NEVER answer questions relating to taxes
 - Get to know your tax site host organization and your site coordinator
 - To engage clients in a friendly and trustworthy manner
 - To call or email us for any help or concerns
 - To have fun and help individuals access asset building services

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THANK YOU

Gilberto Soria Mendoza
e: gmendoza@caab.org
p: 202-419-1440 x113
c: 202-374-5619

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