

Virtual Training Series

Navigating FAFSA and the EITC: How to Connect Families to Help

Center on Budget & Policy Priorities

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Keren Arista,

*United Way of
Southern Cameron
County*

Amanda Grover,

*Goodwill Industries of
West Michigan*

Christine Cheng,

Ladder Up



Virtual Training Series

- Features the expertise of campaign partners in the field
- Focuses on specific outreach strategies and skills that you can immediately apply to your work

A Few Questions

Our Presenters

Keren Arista



Amanda Grover **Christine Cheng**



The EITC, FAFSA, & VITA Connection

1. Eligibility

- EITC – income less than about \$53,000
- VITA – income less than about \$54,000
- FAFSA – primarily based on financial need; no income limit

2. Tax filing requirement

3. Timing



Reasons Why Eligible Families Do Not File for FAFSA

1. The application is too difficult
2. Students have low grades
3. Families don't believe they can afford college



The Truth About FAFSA

1. Help is available
2. Eligibility is not based on academic performance
3. There are different ways to finance college



How You Can Assist Families

1. Incorporate FAFSA promotion into tax credit outreach efforts
2. Organize FAFSA and tax filing help event
3. Establish an independent FAFSA assistance program





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Volunteer Income Tax Assistance (VITA) e-learning and e-service in Schools

Keren Arista, Financial Stability Coordinator
United Way of Southern Cameron County
Brownsville, Texas

VITA in Cameron County:



In Tax Year 2014 we had...

- 15 community sites providing free and fast electronic filing of tax returns
- 303 volunteer tax preparers
- 3,810 tax returns filed
- \$3.6 million Earned Income Credits

How Can Schools Participate?



- Host a VITA site
- Partner with a local VITA site to provide student volunteer tax preparers.

Student Volunteers

- Train in basic tax law online at school (in class or after class).
- Certify online as volunteer tax preparers with the Internal Revenue Service and receive certificate document from IRS.
- Perform volunteer service hours at the VITA site during tax season
- Receive a certificate of appreciation from the IRS for their volunteer service.
- Develop marketable job skills.

**VOLUNTEER
INCOME
TAX
ASSISTANCE** **VOLUNTEER**

Measurable Results...Tax Year 2014

195 students certified as VITA volunteer tax preparers working in 10 school-based VITA sites.

High School students prepared **929** tax returns and brought back **\$1,014,984** of Earned Income Credit to Cameron County families.



Measurable Results...Tax Year 2014

Los Fresnos High School students partnered with the Whipple Memorial Library VITA site to bring **\$280,056 of Earned Income Credit** to the Los Fresnos community serving 265 families.

BISD high school students hosted VITA sites at all six comprehensive High School campuses in Brownsville (**Hanna, Lopez, Pace, Porter, Rivera, and Veterans**) which served 611 families and brought back **\$666,689 of Earned Income Credit** to Brownsville families and helped ensure that high school seniors were ready to complete FAFSA.

La Feria High School students opened a VITA site for the first time in their community which served 53 families with **EITC of \$68,239** in its first year of operation!

College students from **Texas Southmost College** and the **University of Texas RGV** helped United Way serve 1,684 families and brought back **\$1,610,975 of Earned Income Credit** at the full-time VITA site at ITECC.

Life Skills learned through VITA:



VITA not only gives students an opportunity to give back to their school and community but it also gives them the opportunity to acquire life skills that they will use in the future.

- Communication
- Dealing with difficult
- “Hands on” tax experience
- Technology exposure through the use of professional tax software
- Ethics
- Time management
- Improving research skills
- Problem-solving



MyFreeTaxes.com
Facilitated Self-Assistance

Brownsville, Texas - United Way of Southern Cameron County

Learn To File



MyFreeTaxes | United Way ...

www.unitedway.org/myfreetaxes/

TRANSLATE VOLUNTEER GET UPDATES CAREERS 2-1-1 FIND YOUR UNITED WAY DONATE

Our Impact Our Partners Get Involved The Latest

myfree taxes

GET ORGANIZED

RESOURCES

Live Chat Contact **Partner Login**

FILE FOR FREE H&R BLOCK

Do you make under \$62,000?
Easy, Safe, Secure and 100% Free

FILE FOR FREE

Client Portal: File your own tax return

Affiliate Portal: Register to access partner resources

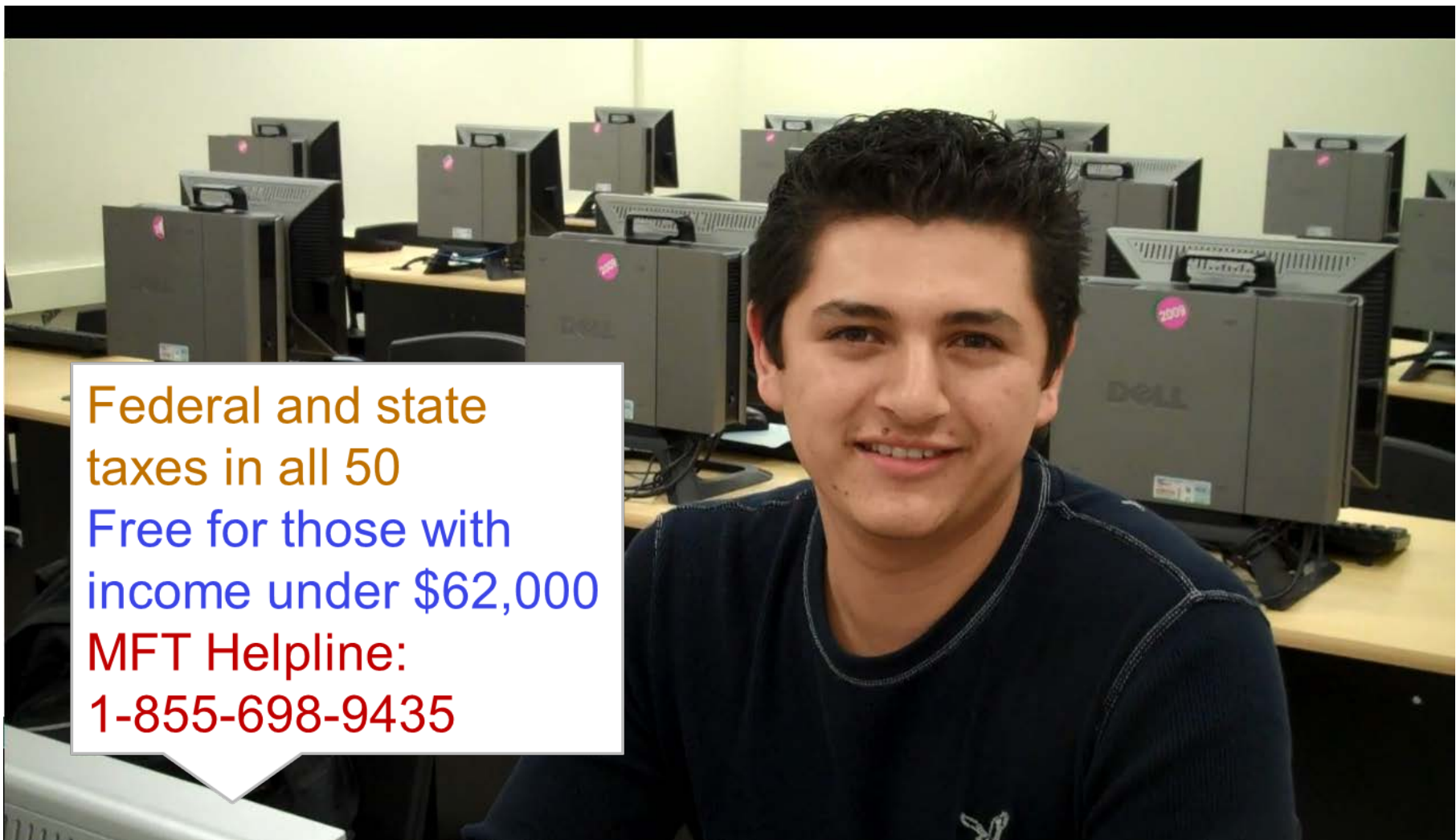


United Way and University of Texas RGV collaborate to provide “Learn to File” tax assistance located at the Financial Aid office on campus to help students file tax returns early in preparation for FAFSA financial aid application deadline.

LIVE UNITED

**United
Way**





Federal and state
taxes in all 50
Free for those with
income under \$62,000
MFT Helpline:
1-855-698-9435

491 students, families, and staff filed their own tax returns using MyFreeTaxes.com at UTRGV “Learn To File” office hours or on their own at home last year.

United Way of Southern Cameron County

LIVE UNITED

**United
Way**





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Sign up to be a MyFreeTaxes partner
with United Way at www.myfreetaxes.com.

Have more questions?

Contact United Way Worldwide about partnering with
MyFreeTaxes.com at

Stephanie.chin@uww.unitedway.org.

Need more information about VITA?



For more information on the VITA program check out
www.irs.gov keyword “Link and Learn Taxes”
or <http://www.irs.gov/app/vita/>

Understanding Taxes (a site for teachers and students)
<http://www.irs.gov/app/understandingTaxes/index.jsp>



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Thank you!

Keren Arista, Financial Stability Coordinator
United Way of Southern Cameron County
Brownsville, Texas

keren.arista@unitedwayrgv.org; (956) 548-6880

Goodwill Industries of West Michigan

Changing Lives through the Power of Work

VITA Services for West Michigan



- In 2015 more than 2,700 clients were assisted
- Community impact greater than \$3.2 million
- 9 tax sites in 3 different counties
- 40 volunteers, volunteering more than 3,000 hours

College Access Network Partnership

- 3 CANs were approached
- New leadership
- Planning meetings
- Partnership: win/win



Coordinating a VITA/ FAFSA Event

- Time/dates
- Locations
- Scheduling
- Marketing
- Outcomes
- Lessons Learned



Tips

- Get really familiar with technology
- Prepare students and parents
- Continue to approach partners
- Communication
- Start early



Contact Information

Amanda Grover
Career Supports Manager
Goodwill Industries of West Michigan, Inc.
agrover@goodwillwm.org
231-722-7871, ext.246

LADDER^{up}

PROVIDING POSSIBILITIES

Developing a Financial Aid Program

Organizational Overview

- Ladder Up is committed to helping hardworking people access the financial resources and opportunities they need to move up the economic ladder.
- Founded in Chicago in 1994, Ladder Up provides free tax return preparation, college access services, and financial education and coaching to 30,000 clients annually.



Tax & FAFSA Integration

- Starting in 2003, Ladder Up began offering FAFSA assistance at some of its tax sites, first with the help of volunteers from the Illinois Student Assistance Commission (ISAC) and then by training its existing tax volunteers on how to complete the paper FAFSA.
- Ladder Up continued to offer some degree of volunteer training on the FAFSA through 2009.



Development of FA Program

- During the 2004-05 academic year, Ladder Up developed a financial aid program that targeted high school students and operated independently of the organization's tax sites.
 - Formal partnership with Chicago Public Schools, the nation's third largest district
 - FAFSA completion training provided to Ladder Up staff by ISAC
 - On-site sessions offered to local high schools and student-serving organizations during the week



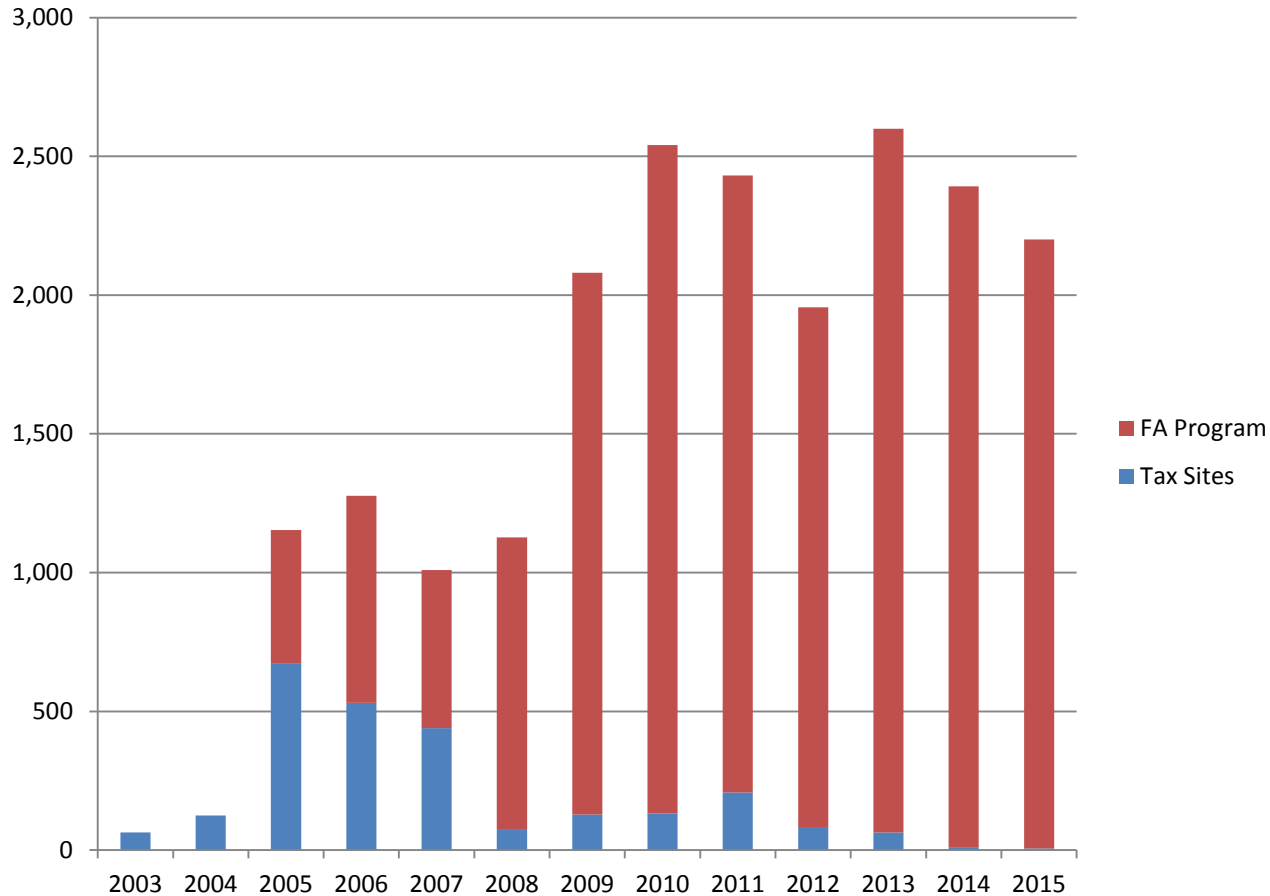
Growth of FA Program

- As traction for the program grew and as the FAFSA went online, Ladder Up shifted the bulk of its FAFSA assistance to its independent program.
 - Reduced emphasis at tax sites
 - Lack of internet access at many tax sites
 - Heightened need to keep tax return production high
 - Expansion of the financial aid (FA) program
 - Greater demand as schools increased use of FAFSA metrics as performance measures
 - Meeting outreach needs in the fall and follow-up needs in the spring



FA Program Results

Financial Aid Clients Served



Key Elements for Success

- Effective partnerships
 - Local high school district(s)
 - State education agency
 - Local community colleges, colleges, and universities
 - Other nonprofit organizations
- Strong full-time and seasonal staff members
 - Past financial aid experience is important
 - Staff members must be flexible, accommodating, professional



Key Elements for Success

- Solid training program and resources
 - Your state education agency can likely provide resources and possibly even training
 - National resources
 - U.S. Department of Education
 - Federal Student Aid (FSA) annual conference
 - National College Access Network (NCAN)
 - National Association of Student Financial Aid Administrators (NASFAA)



Key Elements for Success

- Solid training program and resources (continued)
 - Need for ongoing training throughout the financial aid cycle
 - Covering college financing as a whole, versus just the FAFSA
 - Understanding your student population (i.e. undocumented students, eligible non-citizens)



Key Elements for Success

- Curriculum-based workshops
 - School partners appreciate structure
 - Workshops should coincide with the financial aid calendar
- Responsiveness – ability to meet new and emerging needs
 - Keep the feedback loop open
 - Survey your partners and clients
- Results tracking



Ladder Up Contact Information

For questions related to our financial aid program, please contact us:

- Keisha Heard, Financial Aid Program Manager:
kheard@goladderup.org
- Christine Cheng, Executive Director:
ccheng@goladderup.org

www.goladderup.org

(312) 466-0771



Questions?



Thank You For Joining!

- The Center on Budget & Policy Priorities' Get It Back Campaign
 - www.eitcoutreach.org
 - eitcoutreach@cbpp.org

