

# Understanding EITC Outreach: Tools and Tips for Using Traditional and New Media

January 8, 2015

## Slide 1

**Fran Rosebush:** Welcome to the webinar today. Understanding EITC Outreach and Tools and Tips for Using Traditional and New Media.

## Slide 2

The Assets and Opportunity Network is excited to host this webinar today to share information resources to help spread the word about important tax credits. There are many individuals who could benefit greatly from credits this tax season and we are also excited to have one of our Assets and Opportunity Network lead organizations here to share outreach media tips.

## Slide 3

Before we get started, I am going to cover a couple of housekeeping items with you all. This webinar is being recorded and it will be available online in one week. All webinar attendees, you have been muted to ensure sound quality, but please feel free to send questions through the toolbox in the right hand of your screen throughout the webinar. During the last ten minutes, we'll reserve time for questions and answers with today's speakers.

## Slide 4

In today's webinar we are excited to host two speakers. First, we will hear from Roxy Caines, she is from the Center on Budget and Policy Priorities and she is the Director of their Outreach Campaign. Roxy is going to talk about understanding tax credit as well as share tools with you that you can access today. Secondly, you'll hear from Joseph Leitmann-Santa Cruz, the Director of External Relations with Capital Area Asset Builders. He is an AFI Grantee and an Asset and Opportunity Network lead organization. Joseph is going to talk about what they are doing around EITC Outreach and share some media tips and tools with you.

## Slide 5

**Roxy Caines:** Thank you Fran. Good afternoon everyone and thank you again for joining this webinar. When you all registered for the webinar, you were asked to indicate your level of

knowledge of the earned income credit, child tax credit and free tax preparation. I am going to provide a brief overview of the tax credits many of you are very familiar with. To start we are just going to do a brief overview of what the credits are, why they are important and the need for outreach. *Next slide please.*

## **Slide 6**

The earned income credit and the child tax credit are federal tax benefits for lower and moderate income workers. The purposes of these credits are to offset income and payroll taxes, as well as supplement wages and provide a work incentive. For earned income credit, a work incentive is built into the structure of the credit. These tax credits are unique and they are important because they are refundable, meaning that they will provide money back to workers. Credits help to reduce taxes workers may owe and even if workers do not owe taxes, they may be eligible to receive a refund. These tax credits are one of the key outreach messages because people who do not owe taxes may assume that there is no need to actually file a tax return, yet this serves as a huge incentive. Finally, some workers are able to claim both the earned income credit and child tax credit in addition to other tax benefits. These credits are very useful for low and moderate income workers. Let us take a look at the earned income credit. *Next slide please.*

## **Slide 7**

The earned income credit is adjusted for inflation each year. This slide shows the value and the income guidelines for tax year 2014, which we will be filing for during the upcoming tax season. Earned income credit is based on the number of children the worker has as well as their income. In the last column in the slide, you can see the maximum value of the earned income credit. For tax year 2014, there is a maximum of \$6,143. There are different income guidelines for single workers and for workers who are married filing jointly. For workers without children there is an age requirement, they must be between twenty-five and sixty-four to be able to claim their earned income credit. Another factor that affects eligibility is investment income. Investment income cannot exceed \$3,350 even if income is less than these amounts that are shown on this table. An investment income is not just having money in a savings account, but it also refers to the interest off of types of investments such as capital -- such as stock bonds and capital gain distribution.

Child tax credit is structured a little differently. *Next slide please.*

## **Slide 8**

The child tax credit refund will kick in when an individual earns more than \$3,000. You may receive a child tax credit refund, also known as the additional child tax credit. Here you can see the income guidelines are much higher than poorly earned income credit and one can claim the child tax credit if they are married filing separately. It is important to note that you cannot claim the earned income credit if you are married filing separately. The child tax credit is worth up to \$1,000 for each qualifying child. There is not a maximum on the number of qualifying children

that can be claimed for a household. So why are these credits so important? They represent a lot more than just receiving extra money.

### **Slide 9**

On the next slide, we can see how workers tend to use the credits. The research shows and supports that workers primarily use these credits to take care of themselves and their families. They use the credits for expenses such as rent, utilities, mortgage, groceries, school supplies, medical expenses, clothing, home repairs, transportation, and for savings. These credits are important and are significant because they help workers continue to work and care for themselves and their families.

These credits are also an anti-poverty tool.

### **Slide 10**

In 2013, the earned income credit and the child tax credit listed more than nine million people above the poverty line. This demonstrates the impact that these credits can have nationwide.

### **Slide 11**

Why is outreach needed? Twenty to twenty-five percent of people who are eligible for the credit nationally are estimated not to actually claim taxes. This twenty to twenty-five percent is significant because it can translate to as much as ten billion dollars in 2012 going unclaimed. It is important to conduct outreach and your efforts are so significant because it is an opportunity to help connect workers who are eligible for the credits to money that can help them support themselves and their families.

### **Slide 12**

When it is time to claim tax credits, the most important thing to do is to file a tax return. It is estimated that among earned income credit recipients at least sixty-five percent used commercial tax preparation. These commercial tax preparers often charge a hefty fee that can drain most of the refund, this is why tax filing assistance is so important. *Next slide.*

### **Slide 14**

Free tax filing assistance is available through many different programs across the country. We are very excited for those of you that represent some of these programs to be participating in this webinar. The largest programs, Volunteer Income Tax Assistance, also known as VITA, and the Tax Counseling for the Elderly programs are sponsored through the IRS. There is training that takes place, so that people become certified. There are other free tax preparation programs available as well including [www.myfreetaxes.com](http://www.myfreetaxes.com), which is a self-preparation tool and allows

people to file their federal and state returns free of charge in any state. Free tax preparation is key. We are excited again that you are here and you can help connect others to free tax preparation as well. And at this time, I am going to turn it over to Joseph who will share more about his efforts and his program.

## **Slide 15**

I do want to say that for those of you that are beginners to tax credit outreach, later on I will share a resource where you can get more detailed information about how the tax credits actually work.

**Joseph Leitmann-Santa Cruz:** Roxy, I have one question from Sandra. She wants to know if rental income is considered investment income for EITC purposes? So, if someone still had over 3,500 in rental income would that be that disqualify them?

**Roxy Caines:** I am sorry, what type of income, rental?

**Joseph Leitmann-Santa Cruz:** Yes.

**Roxy Caines:** Okay.

**Joseph Leitmann-Santa Cruz:** If not, I can go look it up.

**Roxy Caines:** Okay... Let us come back to that question at the end.

**Joseph Leitmann-Santa Cruz:** All right... Good afternoon everybody, Joseph Leitmann-Santa Cruz and I work with Capital Area Asset Builders. We are a non-profit organization located in Washington DC, our geographic outreach covers the greater DC area. Thanks for the invitation to be here and Roxy thank you for the great information on CTC and EITC. The purpose of the next ten minutes or so is to share with you a new strategy that CAAB implemented in 2014 and that we are seeking to significantly expand for the 2015 tax prep season. We sought to develop a new approach utilizing traditional media and started to heavily and proactively utilize new media, primarily social media, in order to expand the audiences and the market places together with who could be using the free services and claiming the EITC.

## **Slide 16**

On the screen, you will see my personal twitter handle as well as CAAB's twitter handle. We are more than glad to share with you; success stories, failure stories and learn from your experiences as well. So please let us know how we can be of assistance and let us be engaged in collaborating.

## **Slide 17**

What I am seeking to accomplish here is to share with you what we did back in 2014 and we are seeking to do in 2015 from used experiences, some success stories with utilizing traditional media... TV stations throughout the metropolitan areas have analytical... Can folks hear us now? If somebody can type in a response please?

[Audio cuts out from 12:51 to 14:47]

**Fran Rosebush:** Yes. Yes.

## Slide 19

**Joseph Leitmann-Santa Cruz:** Excellent... Thank you Fran. Going back to the research, we need to be identifying who the players are, both on the private and on the public side. Also what TV stations have local shows focusing on social economic, political matters, then identifying who are the executive producers and lastly, getting a good understanding of what are some of the common topics that those TV shows tend to broadcast on. To share with you, as I started to develop relationships with TV executive producers in December of 2013 and early 2014, one thing that was quite amazing is that we in the non-profit world tend to be very shy in engaging originally with TV and radio stations. One of the invitations is just put the word out there that you have great content, you have great services, and great speakers to provide to the media partners. Relationship building is definitely critical when it comes to your media partners. The success stories and to engage in one on one conversations, get together at the TV station, online "follow" folks, either anchor people for users or recorders who are LinkedIn, "follow" them on Twitter and engage with them through Facebook. Lastly, do make sure to include everybody that you are now engaging with in the distribution list for your organizations newsletter. One great way to start engaging with everybody in the TV area is getting to know the topics that are usually covered and then linking the content and speakers that you have available. Whether it is to provide direct reporting, to provide opinion pieces, or, as we all know, every private and public broadcaster has the obligation to provide air time for public service announcements. Take advantage of tools that are available to you, we all have something very useful to fill out the twenty-four seven airtime that the TV stations have.

## Slide 20

I have spent a couple of minutes focusing on three case studies regarding TV engagement that we did last year. In March of 2014 I was able to get the local PBS affiliate in the District of Columbia WHUT of Howard University to give us a one hour on their monthly show called Vocal Point focusing specifically on asset building, the earned income credit and personal finances. We thought that this was a nice win for the DC Earned Income Tax campaign, which we manage in order to get the word out there of what are the asset building opportunities. We focused on the vital sites services as well as providing personal financial education for the masses. This specific station has a geographic coverage from Baltimore, Maryland all the way down to Richmond, Virginia for approximately 220,000 households could potentially be hearing and watching our

new stories. The local public television stations in your area and region should be fantastic partners in your outreach efforts when it comes to tax preparation, EITC education, or any other asset building efforts on your side. They need to be providing community based and community focused information and content. I invite you to reach out to your local PBS affiliates.

### **Slide 21**

Another case study here in the District of Columbia, there is a great show and is the nation's only fully bilingual TV shows, Hispanic Agenda in English and Agenda in Spanish. I have done about four of those shows, both in English and in Spanish. Right now we have received commitment from the executive producer to give us at least three segments during tax preparation season to specifically focus on tax education EITC and general money management matters. These will be seven minute long segments, and all I did was simply reach out to the executive producer to introduce the benefits to both the English speaking community and the immigrant Spanish speaking community. Whenever you are pitching to or engaging with TV folks, do not start by letting you know what you do, do not let them know what are your services, but start by focusing on what benefits that their communities, their audiences would be receiving from you being in front of the camera.

### **Slide 22**

The last case study is in regards to TV Comcast Newsmakers. Any of the participants in this webinar that know that in your local market place, Comcast has a corporate presence—please get in touch with me and I will put you in touch with the executive producers at Comcast Newsmakers. This is a great free five minute long TV segment that you can be taking to pitch tax education EITC or any other idea or asset building related matters. So, again, either send me an e-mail message or send me a tweet and I will be more than glad to put you in touch with the right people. Again, this is a great opportunity to be in front of the camera, to be pitching the benefits and the services that your organization provides. Lastly, this is the type of a video that you can fully own and you can be posted on your website or distributed to any other social media platform.

### **Slide 23**

When it comes to radio, the same type of approach is applied as with TV. We have to know who the players are, which stations are active, which organizations have paid for content to be provided over the radio, and also a good number of corporate or foundational funders have radio shows throughout the country. It is all about relationship building and offering content and speakers for the radio station.

### **Slide 24**

So let me just skip to provide a couple of the examples. One of the things that I did last year was to identify, here in the greater DC area, what shows were being broadcast over the radio on specific socio-economic topics. I came across a great opportunity on the Pacifica radio network, WPFW in DC, a one hour long show that focuses exclusively on returning citizens and ex-offenders in the district. I pitched how returning citizens can also be claiming the EITC and can be eligible for free tax preparation. We were given two shows in 2014 and we have been given at least three timeslots throughout the tax preparation season in 2015. Again, it is all about doing research, finding out who is interested in specific topics and pitching your benefits to their audiences.

### **Slide 25**

One of the things that we, as members of the AFI Grand Prix Network as well as the Assets and Opportunity Network, can be doing is finding out from each other if any of us are paying for radio shows. A personal connection of mine let me know that Latino Economic Development Center in the district was paying for a Spanish thirty minute long show on one of the most widely listened AM stations in the district. I was given two thirty minute shows talk about tax education, VITA site information and Outreach for EITC. So let us just communicate with one another finding out who is already paying for air time and seeking to collaborate by providing more content in speakers.

### **Slide 26**

Lastly, I came across an opportunity with the largest and most popular Spanish speaking radio station in the great DC area, 107.9 FM. I approached them to see if they were be interested in providing information on tax education and EITC. They told me that I was the first a non-profit that had reached out to them. So, again, the same invitation let us find out who are the players and start engaging and reaching out to them right away.

### **Slide 27**

Let me just skip to new media, this has been an extremely useful tool for us because we are able to fully control the content and disseminated as frequently as possible.

### **Slide 28**

I am just going to focus a couple of minutes on some of the success stories from last year and what we are currently building on. Your organization's website is by far the most powerful communications tool that you have to reach multiple audiences. It does require for you to be updating and engaging on a frequent basis. I grabbed a screenshot from last month activities on our website. We are seeking to have at least three daily contacts with regards to anything and everything asset building related. Bloggers—that is another critical audience that can be further disseminating your information and can be putting you in front of multiple audiences.

## **Slide 29**

As an example, we came across a couple of bloggers here in the District of Columbia who pushes out a lot of information with regards to socio-economic matters. We engage with them, we are participating in some of their activities, and they simple re-tweet and post on their blog information that is useful to the community. So again, the invitation is to focus on how your services benefit the community before you start pitching on how great your organizations are.

## **Slide 30**

One great way to get bloggers involved is to have them disseminate information on volunteering opportunities, whether it is for VITA sites, for asset building opportunities, or anything else the your organization does. Those folks who are constantly looking for useful content to provide will be selling the concept of the benefits to their readers and to the community overall. There is a great lady here in District of Columbia, Susie Cambria. She is always pushing at all the information that I provide to her on our VITA sites, on EITC, and asset building in general. So folks are out there—they are very proactive, they significantly continue to grow, they have a very engaging and proactive audience—so let us make sure that you do not leave the opportunity on the table.

## **Slide 31**

Twitter is a fantastic tool through which you can reach multiple audiences. When we first launch the Twitter feed for CAAB and the DC- EITC campaign, I receive some pushback even from partners and colleagues saying a working low income individual in the District of Columbia who is in his fifties does not have a Twitter account. I said, “Do we know that?” What we do know is that younger audiences are more proactive with social media platforms than actually consuming media through print, TV, or radio. So if we are able to bring in through the backdoor, through a younger member of the family, information on EITC or VITA sites, we have achieved the goal of breaking the cycle or already at least beginning that process. So Twitter, I recommend that targeted audiences could be the end users of your services, different partner organizations as well as a great opportunity to be engaging with media organizations. Topics that I have been pushing have been primarily on tax education, EITC, as well as providing up-to-date information on business hours and locations for the VITA sites. It is also a great way to engage with volunteers—“Hey are you participating or volunteer this year? Great, thanks a lot, we appreciate your support.” The engagement has to be very frequent... multiple times on a daily basis.

## **Slide 32**

Another great social media platform would be Facebook. Targeted audiences we have identified or the end users of the services as well as partner organizations. Topics that we usually push out would be: general tax education, tax credits, and VITA site locations. Last year in the district, we

had several times when the VITA sites needed to shut down because of snowstorms. Through Twitter, our Facebook, and our website, we were able to keep people updated on what was open and when they could be receiving their free services. Engagement frequency for a platform like this at least have something posted on a daily basis.

### **Slide 33**

LinkedIn is a professional social media platform, it usually would not be perceived as something that EITC recipients would be utilizing, but what I would invite you to do on LinkedIn is focus on your professional volunteers, funders, partners, as well as media organizations. This is a great tool to be pushing information to your organizations on volunteering opportunities as well as milestones that have been achieved with regards to tax preparation or the EITC. The engagement frequency should be on a daily basis or at least on a weekly basis.

### **Slide 34**

Lastly, I would encourage everybody to be aware of the significant growth of online radio and TV platforms. We are able to engage with three online radio stations and TV platforms in these regions and they are always looking for content. Everybody is looking for relevant content that needs to be consumed by their audiences and...

[Audio cuts out from 28:44 to 29:21]

**Roxy Caines:** Hello?

**Fran Rosebush:** Hi, Roxy. Can you speak a little louder? Okay. Yes. Can you hear me?

### **Slide 36**

**Roxy Caines:** Yes. Okay. Well, thank you Joseph for sharing about what you have done in your program, the different tools and approaches that you have used. I am sure that there will be some questions to learn more. One of the things that you highlighted is the dual audiences or the multiple audiences that are a part of your work. The National Tax Credit Outreach Campaign provides resources to help support outreach, both for your partners as well as for your volunteers and for people who are actually claiming the credits.

### **Slide 37**

The primary resource that we provide is a Tax Credit Outreach Kit. This is an annual publication that is updated each year, and it includes a section that provides you the basics and facts about the tax credits. It includes fact sheets on: *What are they? Who qualifies? How much are the credits worth? What is free tax preparation? What are free tax filing assistant sites?* And is a great resource for beginners especially. Campaigns and organizations are in different stages of their outreach effort,

for those who are new to the Outreach, you may not have had a chance to design and develop your own outreach materials, you might not be part of a partnership or collaborative or coalition that have certain brandings. We do also provide outreach materials that are ready to use. Color coasters that are English in Spanish. We have flyers that are in twenty-one languages including English in Spanish. You can add your personal contact information for your free tax preparation sites there. We also have a VITA site check list and envelope stuffers as well as other resources that are ready to use. The Outreach kit also includes Outreach strategies, so this is an opportunity to think strategically about how to engage different groups and how to actually reach different populations. For example, there are Outreach strategies on reaching out to schools, on reaching out to businesses and employers. These approaches will vary drastically if you are trying to reach immigrants and people who do not speak English as their first language or if you want to reach people with disabilities. The Outreach strategies help provide tips and approaches for engaging these populations. We also feature examples of the work of organizations (like some of you who are on the line tuning in to this webinar) of Outreach in Action, Outreach on the Ground and what it actually looks like to implement these different strategies. So there are features of organizations and the work that they have done along with contact information if you want to learn more and you can reach out directly to that person.

*Next.* This is a publication that we make available free of charge if you would like to receive a copy in the mail, you can go to this link.

### **Slide 38**

We also have an Outreach website that features everything that is in the Outreach kit plus more, I am going to highlight some of the online resources that are available at [www.eitcoutreach.org](http://www.eitcoutreach.org). First, we have Outreach tools—some of those that I have mentioned earlier—such as FAQs that focus on eligibility for specific communities such as immigrants or domestic violence survivors. We also have information on claiming tax credits and questions about other tax benefits as well, like state earned income credits or the child independent care credit. You will also find fact sheets on various topics. Please click twice on the link. You will see there also are info graphics. These info graphics are ready to be shared using social media, like Joseph discussed. There is the outreach strategy database to get additional ideas and examples of what outreach looks like and what other campaigns across the country have done successfully. There is also a video library. Many organizations have completed videos that are used in different ways, some of them are used in a waiting room in a free tax preparation site and others are used more as a PSA. We have a collection of videos—some will provide inspiration if you are ready to create your own video, and others are designed to be used in any location as well. When we click one more time, we will see that there are other resources such as detailed information on other tax benefits as well as asset development—some of you are involved in individual development accounts, financial coaching and budgeting programs, so we have information there about how to integrate and combine that work with the tax credit outreach. We are actually going to be expanding that section pretty soon as well. New this year, we have the Affordable Care Act and everything that

is related to the tax credit outreach preparation for it. We have a whole page with resources to assist you.

### **Slide 39**

*Next slide.* Again, I want to highlight a few resources for the beginners that are participating in this webinar. There is a whole section on the basics in getting started where you will find links to everything that you need to know if you are just getting started. It is also a good refresher for those of you who have some experience and are continuing to learn.

### **Slide 40**

*Next slide.* Messaging resources. Some of the resources that we have available can be found under Outreach tools, in the resources section. Let me highlight the second item on this screenshot—Tax Credit Outreach 101: The Basics—that is the resource I have mentioned earlier for beginners. There is a recorded webinar that goes with it and some detailed information about earned income credits, child tax credit, as well as the premium tax credit and provides an overview of the fundamentals for conducting tax credit outreach. Here you will find other messaging resources; some of you may be familiar with the Brookings Institutions, EITC Interactive Website. This is the website where you can get information on tax returns that were filed and EITC claims as well as child tax credit claims, the use of commercial tax preparation, and many other different things. You can get information based on state, county, zip code, and you can export it into a spreadsheet. We have created a guide to using the Brookings information so that you can get a better understanding of different ways that you can integrate it into your work and make it more local. There is also information on EITC participation by state; as a national campaign, we provide a lot of information that is on the national level designed to reach as many as possible and of course you want to localize your information and your approach. So you will find additional messaging resources here.

### **Slide 41**

*Next slide please.* Another aspect of messaging is the news. We have a section called “In the News” where we update weekly what is going on in the tax credit realm. Sometimes it is directly related to outreach, other times it is something more on the policy aspect of the tax credit. You can check this section for blog post articles, we also have a campaign partner spotlights we love support or spotlight any media coverage that you receive as well as reports and publications that you may find useful. And you can use these resources —one way to use it is to communicate and stay informed with your partners that you work with in your efforts. If you are part of the coalition or if you are just a partner with other organizations keeping them informed and updated. An easy way to do that is sharing the news articles or blog posts that are relevant or if there is something that you find inspiring that you would like to try in your campaign.

### **Slide 42**

*Next slide please.* So now, I would like to share some of the ways that you can actually use the resources and materials that we provide. Number one is in trainings. You can use the information in trainings for your organization, for organizational partners, as well as for volunteers. We have partners that use our materials to help train their volunteers and preparers for the tax season. Number two is presentations. With presentations, if you are doing presentations to community partners, wanting to identify new partnership, you can use our materials and resources to help develop your presentations. Number three is marketing, whether this involves promoting the credits or free tax preparations—that could be through the flyers or PSAs if you are doing banners or using social media—our material and resources can be adapted for your marketing. Number four advocacy, garnering support for free tax preparation services as well as for the tax credit is really important. You may need support from funders. If you are in a state that has a state EITC or a state that is seeking to develop one, there is advocacy that needed, and our resources can help with advocacy effort. Number five is talking points. This could be talking points for funders, for partners, for the government, for media, wherever you are seeking to have just some key talking points. You can use our resources to help develop these talking points. Number six: press conferences. Again, highlighting key facts. Number seven is generating media attention, we have a whole section on our website that includes tips to do this and this could be for media in newspapers, TV, or social media. Number eight is fund raising. Again wanting to be able to share and express the impact as well as the needs for tax credit outreach efforts. Number nine, seasonal planning. So right now, I am sure you are very focused on what is going to happen in the next few weeks during tax seasons; once tax season is over, you have an opportunity to plan for the season ahead and the year ahead. One of the resources that can help with this is a section called “When do you Conduct an Outreach Campaign,” we outline some of the specific activities that you can engage during each time of the year. Number ten, coalition building. If you have a coalition, or if you are interested in starting one, you can use resources to support the communication and partnership in those coalitions. Number eleven is the developing and nurturing partnership. This is what you want to share with partners if you are developing a new partnership. *What do you want to say, what can you offer, how can you make it as easy as possible for new people to come on board?* Number twelve, blog posts and newsletters. You can use any aspect of the tax credit information to develop content for these. Joseph mentioned that one of the things that he did was to share general tax credit education and information. When educating people you could take one of the questions, FAQs, and make a whole post or an article around that. And number thirteen is social media, again we have the info graphics, we have sample of Facebook posts and Tweets will be coming soon, and we have other resources as well that you can use to develop content to push out through social media. Another way that you can use this information is in classes as well as IDA programs.

### **Slide 43**

We have had some partners who run IDA programs who have had a lesson or a section on tax credits. These lessons and sections have been able to help educate participants on the importance of the tax credits and how credits can help them. So in addition to providing the tax credit

outreach kits and providing the website with resources, the Center National Tax Credit Outreach Campaign can help deliver technical assistance and help develop an outreach strategy. If you are new or if you are more experience with your outreach efforts and you are looking to develop and explore the next phase, we can help you refine that and to think about some aspects of outreach that maybe you have overlooked. We also conduct trainings and can connect you to other groups and resources. If you are in an area and want to partner with organizations and are having a hard time identifying potential partners, we can help link you to groups that may be interested in becoming more involved in tax credit outreach efforts.

#### **Slide 44**

*Next slide.* So this final slide is a quick reference for you with links to some of the resources I have mentioned earlier. The outreach materials include the flyers in multiple languages as well envelope stuffers and other materials that are more consume oriented. We have the ACA outreach section and all of the other resources that I have mentioned previously. If you have questions or if there are resources that you are looking for and you cannot find them, you can contact us at the information on this slide. So at this time, I will now turn it over to Fran for our questions and answer period.

#### **Slide 45**

**Fran Rosebush:** Great. Roxy, thank you so much. That was really thorough information and really helpful. Joseph, thank you for sharing all of your tips and tools. As a reminder, we have been recording this webinar and we will make it available on our resource directory within the week. If you would like a copy of the slides that has the link to the resources, I am sure you can e-mail the information that Roxy shared or if you want to e-mail [assetsandopportunity@cfed.org](mailto:assetsandopportunity@cfed.org), we can also share these links with you. At this time we are taking questions and I will field them to Roxy and Joseph, if you want to enter them on the right hand of your screen. We have one that has come in for you Joseph. *I want to ask about do you have a preferred outreach channel. So are there any that seemed to have the most value in terms of the number of people reached and the cost?*

**Joseph Leitmann-Santa Cruz:** Thanks, Fran. I would strongly recommend that engaging with TV and radio local stations as the best way to reach as many potential customers as possible. TV continues to be the most consumed medium in the country, followed by radio, then followed by print, then followed by social media. So try to develop as many partnerships as possible with local TV and radio stations and at that point you will be able to significantly enhance the presence of your organization. And most importantly provide the information for EITC recipients.

**Fran Rosebush:** Great. Thank you so much. Roxy, this is the question that JC had shared earlier. *The person wants to know if rental income is considered for EITC eligibility purposes.*

**Roxy Caines:** So rental income is considered investment income, so if one has rental income, it would need to be under the \$3,350 for tax year 2014 to be eligible for the earned income credit. If

the rental income exceeded that amount and their income—their total income—was less than the income guidelines for the earned income tax credit, they would not be eligible for the earned income credit.

**Fran Rosebush:** Great. Thank you. I have one more question actually for both of you in terms of timing. So Roxy, these trainings, kits, materials are available on your website now I believe, correct?

**Roxy Caines:** Yes. That is correct.

**Fran Rosebush:** And so, *do you have any thoughts or preferences on the timing of conducting EITC Outreach?*

**Roxy Caines:** Well, we—as the National Outreach Campaign, Tax Credit Outreach Campaign—like to think that any time of the year is a great time to begin outreach. It is not too early, it is not too late. That being said given that tax season starts within a few weeks, there is some things that you can filled, you can still have an impact at this time. If you are planning for the future, I would say being able to start planning efforts by September. If something can be very helpful it is important to allow for developing new partnerships, giving resources, allowing for the back and forth communication that is necessary when partnering, starting in September allows more time for this all to take place. But right now, there is still an opportunity to determine based on your resources and your organizations capacity how you can have an impact with outreach efforts.

**Joseph Leitmann-Santa Cruz:** From my perspective, there is no better time than the now and the present. A lot of media organizations will actually wait until April 15th to be interested in running any stories on tax preparation. We know that that is not useful for us for the current tax season, but at the same time, let us remember that you are interested in developing relationships with those media entities. If you let them know that you are available for content or speakers or interviews even if it is just for April 15th that gives you an opportunity to start developing those relationships for the 2016 tax preparation season. In the meantime, you can be using any of the great materials and resources that Roxy was referring to and at the same time, be pushing as much content out there. It is simply never too late to start doing something when it comes to engagement and outreach.

**Roxy Caines:** I would also like to add that there is a huge opportunity right now especially when it comes to developing some of the relationships with the media that Joseph mentioned. Friday, January 30th is National EITC awareness day and this is a great opportunity to conduct something, pitch it to some of these media outlets for coverage and start becoming engaged in the outreach early on. If you make relationships with media at this point, then you have a way to follow up with them later on in the tax season.

**Joseph Leitmann-Santa Cruz:** When it comes to pitching EITC or VITA or tax preparation site, let us always remember that very likely you are dealing audiences that have never heard of the

existence of EITC, do not know what VITA is and are not accustomed with multiple asset building services that you might offer. One recommendation is assume that nobody knows anything about EITC or why such a credit even exists. I have dealt with a good number of people, including myself, who upon spending more than ten years in managing tax incentive and investment strategies prior to becoming part of the asset building field that did not know that EITC existed. Always begin by sharing with folks what are the benefits to poor working families from that credit and from the VITA sites.

**Fran Rosebush:** Great. Thank you. Thank you both for those responses. Very helpful. I have a question. I don't know—Joseph, this might be one for you since I know you all have an IDA program. *Do you have information to give to VITA sites about using the portion of the refund to investing an IDA or to open an IDA?*

**Joseph Leitmann-Santa Cruz:** What we seek to do is to provide as much financial education as possible to go with our partner community tax aid here in the greater DC area. It is challenging to capture the attention of folks who simply want to get their taxes done right away. But at the same time, it is a great opportunity to be introducing savings opportunities at the VITA sites. So what we are working towards providing is a quick snapshot of a financial credit situation of some of the tax filers and incentive watching others to get to know much better, so they can take opportunity of the free services we provide. But again, if you have somebody in front of you, might as well take advantage of that opportunity to offer your services as well.

**Fran Rosebush:** Great. And actually, one more thing I want to add about that for those of you who do have savings programs on Tuesday, we actually have a webinar, we hosted the CFPB. They will talk about their toolkit that is safe and trains tax preparers as well as VITA sites about how to start, operate and talk to taxpayers about saving at tax time and linking messaging to savings programs during the tax time. And so if you would like a copy of that webinar, please e-mail us at [assetsandopportunity@cfed.org](mailto:assetsandopportunity@cfed.org) or look in our resource library. And now, we are out of questions so we would like to wrap up the webinar. If you do have questions after this, you can always send them to [assetsandopportunity@cfed.org](mailto:assetsandopportunity@cfed.org) and we will be sure to respond. At the end of this webinar, please take a minute to complete a brief survey; let us know how we did for our future learning events and we hope you all have a great afternoon.

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