



## Fall Meeting

# Putting the EITC to Work for Working Families

September 25, 2014, 9:30am – 11:30am  
Hosted by the Federal Reserve Bank of Dallas

*The North Texas Asset Funders Network is pleased to present  
an important conversation about putting the EITC to work for working families.*

*Presentations and Audience Discussion with:*

**Alfreda Norman | Federal Reserve of Dallas**  
**David Sieminski | Consumer Financial Protection Bureau**  
**Julian Huerta | Foundation Communities**  
**Sue Rogan | Maryland CASH Campaign**

*Plans for the 2015 VITA season:*

**Susan Hoff | United Way of Metropolitan Dallas**

The Earned Income Tax Credit (EITC) is widely regarded as one of the most effective poverty alleviation programs in the country, lifting millions of families and children above the poverty line every year.

According to the Census Bureau's Supplemental Poverty Measure (SPM), the poverty rate would have been 3 percentage points higher in 2012 without the EITC and the refundable portion of the CTC (Child Tax Credit). For children, the impact of these credits was even greater, effectively lowering the child poverty rate by 6.7 percentage points.

However for many working families, the EITC is not enough to help them live financially secure lives. They lack assets that help buffer against economic shocks and permit investments in the future. Funders, practitioners and policy makers across the country are increasingly recognizing that tax time is a critical moment to integrate asset building services such as budgeting and savings, access to financial aid and health insurance enrollment. By integrating these services at tax time, families get the help they need to begin leveraging their tax credits to move from getting by to getting ahead.

Today's discussion features best practices for leveraging tax time and the EITC to help low-income families get on a path to financial security. Whether you currently support tax time efforts or have a focus on low-income families, this session will provide you with actionable ideas for maximizing the upcoming tax season for families in North Texas.

### **Presented by the Steering Committee for the North Texas Asset Funders Network**

Rose Bradshaw, Community Foundation of North Texas  
Grant Coates, The Miles Foundation  
Elma Goodwin, US Dept of HHS, Administration for Children & Families  
Susan Hoff, United Way of Metropolitan Dallas  
Dena Jackson, Dallas Women's Foundation  
Annika Little, Asset Funders Network  
Sue Matkin, United Way of Tarrant County

Megan McTiernan, Thomson Family Foundation  
Sarah Cotton Nelson, Communities Foundation of Texas  
Alfreda B. Norman, Federal Reserve Bank of Dallas  
Kathy Smith, Meadows Foundation  
Debbie Taylor, Citibank  
Michelle Thomas, JP Morgan Chase

For all Funders Forum event archives and meeting materials, please visit our website,  
<http://assetfunders.org/network/afn-regional-chapters/dallas-funders-group/>

*The North Texas Asset Funders Network is a collaborative effort developed to bring grantmakers together to share and learn around the topics of asset building and financial capability.*

## **SPEAKER BIOGRAPHIES**

### **JULIAN HUERTA**

*Deputy Executive Director, Foundation Communities*

Julian Huerta is the Deputy Executive Director for Foundation Communities, Austin's largest nonprofit provider of affordable housing with supportive services. Julian develops and directs educational, social service and asset-building programs that serve more than 30,000 working poor families and homeless adults annually in Austin and North Texas. He brings over 25 years of experience in program development, nonprofit administration and fundraising, the last 16 years with Foundation Communities. Julian is a member of the Board of Directors of RAISE Texas and serves on the Advisory Committee for the Humanities Institute at the University of Texas. He is also the former chairman of the Austin Asset Building Coalition. Julian holds a Bachelor's Degree from the University of the Incarnate Word and a Master's Degree from the University of Texas.

### **ALFREDA NORMAN**

*Vice President and Community Affairs Officer, Federal Reserve Bank of Dallas*

In her role at the Dallas Fed, Alfreda Norman oversees a team that promotes community and economic development and fair and impartial access to credit through research and training, publications and conferences, workshops and policy forums. Norman came to the Fed in 2004 from Bank of America, which hired her in 1992 as its first neighborhood development officer, in charge of implementing a strategic plan for extending credit to low- and moderate-income communities in Texas. She went on to assume statewide Community Reinvestment Act responsibilities with Bank of America's mortgage lending group. Previously, she worked as supervisor in the city of Dallas' Office of Cultural Affairs and held management positions at The Container Store headquarters in Coppell, Texas. Ms. Norman earned a bachelor's degree from Southern Methodist University and is a graduate of the University of Virginia's Graduate School of Retail Banking.

### **SUE ROGAN**

*Director of Financial Education, Maryland CASH Campaign*

Sue R. Rogan, AFC, has more than 20 years experience in training, communications, and outreach on financial and consumer protection topics. As Director of Financial Education at Maryland CASH Campaign, Ms. Rogan creates and provides practitioner training and financial education curriculum development/training for a wide range of constituencies including counselors on military bases, social workers in child welfare agencies, financial institutions, and community-based organizations. Ms. Rogan also provides direct financial education and coaching to clients in substance abuse recovery programs, domestic violence shelters, community colleges, and other community-based settings. Prior to MD CASH Campaign, Sue was an Investigator/Communications Manager with Montgomery County's MD, Office of Consumer Protection. She obtained a Bachelor of Arts degree in Political Science from U. of Maryland Baltimore County. She blogs at pennywiseconsumer.blogspot.com.

### **DAVID SIEMINSKI**

*Analyst, Office of Financial Empowerment, Consumer Financial Protection Bureau*

Dave is a Policy Analyst in the Office of Financial Empowerment at the Consumer Financial Protection Bureau. The Office of Financial Empowerment is guided by the Dodd-Frank Act mandate to provide "information, guidance, and technical assistance regarding the offering and provision of consumer financial products or services to traditionally underserved consumers and communities." Dave is currently the lead staff for the CFPB tax time savings campaign, Ready, Set, Save. Prior to joining the CFPB Dave spent 15 years working in the asset building field in Seattle, Washington. He helped to start and managed a countywide individual development account program, a large scale free tax preparation and EITC campaign, and a non-profit affiliated with a low-income community development credit union. Dave has over 25 years of experience in program management in both the private and non-profit sectors.



**Fall Meeting: Putting the EITC to Work for Working Families**

September 25, 2014, 9:30am – 11:15 am

**Participant Survey:** *Please circle one answer for each question. Thank you!*

**1. Please share with us – are you a:**

- a. Grantmaker
- b. Nonprofit Practitioner
- c. Grantmaker Affinity Group
- d. Government
- e. Other: \_\_\_\_\_

**2. How satisfied are with you with today's program?**

- a. Extremely satisfied
- b. Quite satisfied
- c. Moderately satisfied
- d. Slightly satisfied
- e. Not at all satisfied

**3. How useful to you was the information presented and issues discussed during the program?**

- a. Extremely useful
- b. Quite useful
- c. Moderately useful
- d. Slightly useful
- e. Not at all useful

**4. To what extent did this event deepen your knowledge about the topic and effective strategies?**

- a. A great deal
- b. A lot
- c. A moderate amount
- d. A little
- e. None at all

**5. How likely are you to use information from today's session in your future programming?**

- a. Extremely likely
- b. Quite likely
- c. Moderately likely
- d. Slightly likely
- e. Not at all likely

**6. What did you like about this program?**

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**7. What would you improve about this program?**

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## Growing the VITA / EITC Movement

Thank you for participating in this forum. To keep the momentum going, we'd like to hear from you about how you want to stay involved in the Volunteer Income Tax Assistance movement. Please complete the brief survey below.

Name: \_\_\_\_\_

Organization: \_\_\_\_\_

Email: \_\_\_\_\_

1. Do you want to participate in ongoing conversations and efforts to grow the VITA movement in the Dallas region?
  - Yes
  - No
  
2. If yes, in which of these areas are you willing and able to participate? *(Check all that apply)*

<u>Community Based Organizations</u>	<u>Funders</u>
<ul style="list-style-type: none"> <li><input type="checkbox"/> Promote VITA via distributing / displaying marketing materials, social media and/or events</li> <li><input type="checkbox"/> Include a question about income tax filing on your intake/enrollment forms, and share pertinent information with United Way and Foundation Communities</li> <li><input type="checkbox"/> Refer your clients to the nearest VITA site</li> <li><input type="checkbox"/> Promote VITA volunteer opportunities within your network</li> <li><input type="checkbox"/> Join the United Way VITA coalition- provide input and ideas, serve on a committee, etc.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Sponsor a VITA site</li> <li><input type="checkbox"/> Provide financial support for tax-time savings program by funding operations and/or savings matches and incentives</li> <li><input type="checkbox"/> Provide funding for additional financial stability services such as FAFSA application preparation, benefits screening and health insurance enrollment</li> <li><input type="checkbox"/> Sponsor incentives for volunteers: t-shirts, kick-off luncheon, water and snack baskets, year-end appreciation and awards dinner</li> <li><input type="checkbox"/> Help us recruit volunteers / promote volunteer opportunities within your network</li> <li><input type="checkbox"/> Help connect us to media, corporate and faith-based partners</li> <li><input type="checkbox"/> Help connect us to supplemental financial products and services (i.e. transaction and savings accounts, etc.)</li> <li><input type="checkbox"/> Join the United Way VITA coalition- provide input and ideas, serve on a committee, etc.</li> </ul>

3. What are your other ideas for how to grow the VITA movement or other ways you would like to be involved?

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**For more information, please contact Greg Mangum, [gmangum@unitedwaydallas.org](mailto:gmangum@unitedwaydallas.org)**