



## Eastern District Innovative Grant Program

### Calendar Year 2009 Application Form

Completed application form should not exceed (3) pages, using a minimum font size of Arial 11 point, retain form formatting, and no less than 1-inch margins. Submit completed application electronically to [karen.smiley@ces.uwex.edu](mailto:karen.smiley@ces.uwex.edu), and fax signature page (if electronic signature not available), by **April 7, 2009**.

***Project must be completed by December 31, 2009, unless prior approval received for extended timeline.***

1. **Project Title:** [Oshkosh Area Volunteer Income Tax Assistance Program](#)
2. **Funding Requested:** \$3,850.00
3. **Project Lead/Grant Applicant (Name & County):**  
[Family Living Educators: Christine Kniep & Kristi Cutts, Winnebago County](#)

**a) Project Collaborator(s) (if applicable)**

- [Sue Panek, Executive Director-Oshkosh Area United Way](#)
- [Jessie Pondell, Internship Director- UW Oshkosh-College of Business](#)
- [Steve Vickman, Executive Director-Oshkosh Area Food Pantry](#)
- [Melissa Kohn, Campus Director-Fox Valley Technical College](#)
- [Judy Brewer, Activities Coordinator-Oshkosh Senior Center](#)
- [Janice Dibble, Head of Reference & Adult Service-Oshkosh Public Library](#)
- [Sheila Siegel, Sr. Stakeholder Relationship Tax Consultant-IRS](#)

4. **Signature:**   
[Christine Kniep/Kristi Cutts](#)

**5. Project Description**

- a) Situation Statement (Describe how this relates to the UWEX strategic plan and/or your plan of work), and outline the following criteria that relate to your project.

[Through a strategic planning process with key stakeholders in Winnebago County, financial literacy was identified as a significant concern of residents and service providers. Bankruptcy rates, foreclosures, divorce and the county poverty rate indicate the need for improving financial literacy. Further, data gathered from the IRS indicates that in Winnebago County 1,800 persons received Refund Anticipation Loans, and another 3,400 received Refund Anticipation Checks for tax year 2006 with about half of these requests from Oshkosh. The IRS uses the number of Refund Anticipation Checks, and Refund Anticipation Loans as a measure for the need for free volunteer tax assistance services. Financial education can help families learn the lifelong skills of managing their scarce resources to best meet their needs, and ultimately financial stability. Tax Assistance is a piece of that overall financial literacy and can help community members conserve their limited dollars by not having to pay a preparer to have their taxes done. Additionally, the Volunteer Income Tax \(VITA\) Assistance program has an emphasis on assisting clients claim all of the tax credits they are entitled to, including the Federal and State Earned Income Tax Credits, and](#)

the Child Tax Credit, which can often secure additional refund dollars that participants might not have claimed on their own. The Oshkosh Area VITA project is a new project, initiated by UW Extension and community partners. It is targeted to offer free tax help to low to moderate income people who cannot prepare their own returns. The new project is targeted to compliment tax services offered at the Oshkosh Senior Center's AARP site. The Oshkosh Senior Center primarily serves seniors and only 1/3 of their clients for the 2006 tax year were low income. The Oshkosh Area VITA project is exclusively for low to moderate income persons (generally \$40,000 or below) and offered at a time that would be accessible to persons that may be working. A pilot offering of this program was delivered for the 2008 tax year at the Hooper Community Center on Saturdays beginning February 14, 2009 and ending March 28, 2009. The pilot program targeted persons accessing programs at Head Start, Winnebago County Health & Human Services, WIC, Housing Authority, ADVOCAP, and Salvation Army all of which are low-income service providers. The pilot program pooled resources amongst several agencies including Oshkosh Area United Way, Internal Revenue Service, Oshkosh Senior Center, UW Oshkosh and Fox Valley Technical College. Working collaboratively on this project has provided an opportunity to share UW Extension's vast resources with area families and assist them with their financial literacy needs.

b) Project Objectives/Expected Outcomes (include plan for sharing results with colleagues and show how project had a net economic impact on the community)

Objectives:

- o Increase quantity of free tax assistance services in the community
- o Raise awareness in the community that free tax help is available
- o Assist tax payers in securing all available credits/maximizing refund
- o Encourage saving and sound money management practices
- o Share UWEX publications and resources on family finance

Outcomes

- o Tax payer has increased understanding of tax credits i.e. Earned Income Credit
- o Tax payer has increased knowledge of the Advanced Earned Income Credit and determining proper withholding.
- o Tax payer has increased knowledge about developing a spending plan and ways to save MONEY.
- o Money spent on tax preparation for limited income families is reduced.

Net economic impact on the community will be evidenced by tax preparation fees saved as calculated by the IRS' TaxWise software. The pilot project that just concluded saved \$15,440, for just over one hundred people served. These are real dollars that VITA participants can turn around and use to improve their personal economic situation.

Plans for sharing results with colleagues:

Results will be shared broadly with Eastern District colleagues through Wislines, email distribution lists etc. Further a final project report will be prepared and shared. Additionally, a success story and statistics will be uploaded to the planning and reporting system.

c) Project Timeline (include planned responses/activities)

Project timeline would be to begin work **immediately** with community partners to implement a plan for Volunteer Income Tax Assistance services to be delivered at the **Oshkosh Area Pantry** for tax year 2009. Pantry users will be the primary targeted recipients of this service. The UWO College of Business will provide an Intern (who will

also be an AmeriCorps Minimum Time member) that will assist with coordinating and marketing of the program. Family Living Educator to attend professional development at National Institute of Financial & Economic Literacy in June of 2009 to assist in getting new information on subject of financial literacy to be shared with VITA tax site clients.

Additional planned activities by UWEX in support of the entire project:

- o Securing electronic hardware (computers, routers etc.) for tax preparation and online filing,
- o Volunteer recruitment for: tax preparers, screeners, childcare providers
- o Volunteer training and scheduling,
- o Promotion of the project to raise community awareness,
- o Scheduling of clients,
- o Development of a plan for delivering UWEX materials on money management and financial literacy workshops at the site including: Get Checking, Basic Money Management etc.
- o Managing the actual tax site in coordination with collaborating partners to ensure taxes are prepared accurately,
- o Electronically filed and accepted by federal and state governments.
- o Evaluation and follow up with participants to educate them on tax credits including the Advanced Earned Income Credit, and how to complete a W5 form.

d) Evaluation Plan

Use a site survey to collect information on past practices on filing taxes and managing money and compare to those utilized during the 2009 tax year. Share additional information on advanced earned income credit and selecting withholding (W4), and include a response card to gauge knowledge gained in targeted areas. Further Winnebago County will continue to explore evaluation efforts with other FLE colleagues that are working on Volunteer Income Tax Assistance Projects (Clark, Iowa, Shawano, and Dane).

6. Detailed budget breakdown (specifying the amount and purpose of funds requested from District Resource Management funds, and clarifying the source and amounts from other funds):

<b>Revenue Source</b>	<b>Examples</b>	<b>Budget</b>
Publications	Money 2000 Series, Managing Between Jobs	\$250.00
Postage	Postage for Appointment letters & follow up	\$300.00
Copies/ Print Materials	Copies of records for tax process, brochures	\$150.00
Volunteer Recognition	Tokens of appreciation possibly \$5.00 gift cards	\$250.00
Program Signage	Lawn signs to have in front of site	\$100.00
Technology	One additional computer*, wireless router etc.	\$1,500.00
Office Supplies	Toner for printer, clipboards, adding machines	\$350.00
Professional Dev.	FLE attend National Inst. of Financial & Economic Lit.*	\$950.00
<i>*Professional Development funds would cover registration, lodging and mileage.</i>		
<b>Total DRMP Funds Requested</b>		<b>\$3,850.00</b>
<i>*Computer would be housed at county office &amp; used for tax prep &amp; presentations</i>		
<i>4 computers were purchased in '08, adding a computer would expand capacity.</i>		
<b>Collaborating partners are making "in kind" contributions</b>		

7. If you have received Resource Management funds, in the past, include the following information for all funded projects (if you have a number of past projects, this can be a separate (4<sup>th</sup>) page):

a) Briefly describe your past experiences with resource management grants – project focus, funding received, and project collaborators.

Christine Kniep has received DRMP funds as follows:

2004/05: Community Garden Partnerships & Collaborative Development \$4,500

2001/02 UW Fox Campus Community Garden \$1,200

Collaborating partners on said projects include:

- o UW Fox Valley
- o Outagamie County UW Extension
- o Master Gardeners (Winnebago & Outagamie)
- o Salvation Army

b) How is this project proposal new or different?

This project is totally new, and completely unrelated to past resource management grants which focused on community gardens and food security.