

VISTA PROJECT NARRATIVE

A. Executive Summary

With the assistance of AmeriCorps*VISTA member(s), the Amador-Tuolumne Community Action Agency (A-TCAA) plans to implement a *Financial Literacy & Volunteer Income Tax Assistance Project*, of which there are two key components. The first main component is the development and implementation of a VITA program to assist low-income households seeking hands-on guidance in filing their taxes and obtaining earned income tax credits. The second and complementary component is the development and implementation of a Financial Literacy Curriculum and Train the Trainer Educational Plan.

AmeriCorps*VISTA members assigned to A-TCAA will assist A-TCAA in obtaining the following goals:

- Goal (1) Create a sustainable system of asset development for low income families through the VITA project for 500 low-income households 2009 - 2010, resulting in more available income per family.
- Goal (2) Create a sustainable financial literacy system at ATCAA to help low-income households stay or become more financially secure through financial budget counseling and coaching.

Persons served will be low-income residents of Amador and Tuolumne counties, clients referred by other local social service agencies, and, of course, A-TCAA clients. A-TCAA clients include, among others (1) low-income families and individuals eligible to receive Energy ECIP/LIHEAP program services, (2) residents of Amador and Tuolumne county homeless shelters (participants of the A-TCAA Housing Program Services, (3) residents who attend A-TCAA Family Literacy and Adult Education classes at Amador and Tuolumne A-TCAA Learning Centers, (4) parents of children attending A-TCAA Head Start classes, (5) young adults who participate A-TCAA mentoring programs, parenting classes, and Amador CASA.

B. Needs and Activities

Needs: People need to hold onto as much available income as they can in these economic times. The recession has severely affected individuals and families living and working in the Mother Lode region of California. High gas prices had already hurt commuters to Sacramento earlier this year when the local economy went flat. The harsh effect this has had on individuals and families is evidenced by the increase in number of persons seeking 'safety net' services, emergency food and shelter, are unemployed, or has lost their homes due to foreclosure. A-TCAA programs report that in 2008, 271 persons were without housing and stayed at A-TCAA emergency shelters, 96,987 individuals received additional food from county food banks and pantries, and 1,769 households needed emergency utility payments.

Activities: During the initial phase of program activity, following orientation, AmeriCorps*VISTA member (s) will research and use as a models successful programs already

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in existence to develop a sustainable Volunteer Tax Preparation Assistance program, with the goal of assisting as many low-income families as possible during the 2010 tax season.

As well, AmeriCorps*VISTA members will focus on developing a *Financial Literacy Curriculum and Train the Trainer Educational Plan*, modeled on research-based Financial Literacy “Best Practices” that has been identified for programs by the National Standards for Adult Financial Literacy Education. As with setting up and implementing the Volunteer Tax Preparation Assistance component of the Financial Literacy Project, AmeriCorps*VISTA member (s) will do the research and design a model for A-TCAA based on existing successful programs. Curricula (print, software, multi-media, will be gathered, reviewed, used, evaluated, refined and compiled in user friendly format(s) for on-going client consumer education.

As well, AmeriCorps*VISTA members will focus on solidifying A-TCAA’s capacity to sustain the VITA program and the Financial Literacy Program into the future. Using the Train the Trainer model of cross-training, AmeriCorps*VISTA members learn the material and then systematically train key A-TCAA staff members and recruited VITA volunteers, who in turn will continue to provide financial literacy workshops and one-on-one counseling sessions, and who will be receive ongoing training to upgrade their skills, and refresh their understanding of changes in Tax Code into the future.

Sustainability will be assured through the formation of a functional advisory committee, and an Operational Manual for program operations and future and ongoing volunteer and client recruitment. The manual will contain forms created and suggestions for successful practices.

Tangible and Measurable Outcomes

ATCAA AmeriCorps*VISTA member(s) will develop VITA Volunteer Handbook, Financial Literacy Volunteer Handbook, Recruitment Materials and Guidelines, Curriculum Materials, and Train the Trainer Power-Point Presentations and Workshops.

A-TCAA Financial Literacy Project expects to:

Provide financial literacy training, including budgeting workshops and others as determined by community interests to 75 families.

Provide tax preparation assistance to 200 low income families.

Train key staff in the delivery of budget counseling and financial literacy classes.

Recruit and train an undetermined number of VITA volunteers who will become certified as Earned Income Tax counselors through the Internal Revenue Service.

Program measurements of needs and success will be collected pre- and post- implementation, and will include:

Number of families and demographics of tax clients.

Amount of EITC that clients’ will be receiving back and what they will use funds for.

Congregate dollar amount ‘projected’ tax return monies ‘returned’ to the community.

Number of staff and volunteers certified to be tax preparers.

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Number of staff and volunteers, including number of bi-lingual individuals, who provide financial literacy, budgeting and mortgage counseling on an individual or group basis.
Number of financial literacy workshops offered and attendance.
Pre-Post test to assess financial literacy skills by client.

C. Strengthening Communities

How the new infrastructure or organizational capacity created by your project will bring individuals and, ultimately, the community out of poverty.

Individuals obtaining income-tax assistance and budget counseling will have more available income, which will be spent locally on daily necessities, and they will be able to continue using the financial planning and saving strategies they learn to protect and preserve and increase their assets.

A-TCAA and AmeriCorps*VISTA members will collaborate with staff of the local offices of Amador and Tuolumne county's charitable, non-governmental, and public health and human services agencies for referrals, including among others Woman, Infant and Children Services, Domestic Violence Shelters, county departments of Public Health, Probation, Child Care Resources, Job Connection, Foster Family agencies.

Involving the community to ensure the sustainability of the proposed project

A-TCAA AmeriCorps*VISTA members will recruit and train a corps of at least 20 community volunteers to ensure the proposed project and outcomes will continue upon completion of the project plan and withdrawal of AmeriCorps*VISTA support. A-TCAA key staff

ATCAA AmeriCorps*VISTA members will participate in researching and applying for funding, develop marketing strategies aimed at securing funding, and develop a coalition of community stakeholders to foster the A-TCAA Financial Literacy Program's sustainability and support the hire of a full-time Financial Literacy Program Assistant.

Advisory Council / Low – Income Representation

A-TCAA is a JPA and 6 Board of Directors represent the low-income sector of our community.

An advisory committee will be developed, consisting of (2) the volunteer Tax Assistants, (1) AmeriCorps*VISTA member, (3) an A-TCAA Housing Counselors, and three low-income members of the community at large.

Collaboration with other national service programs (AmeriCorps, Senior Corps, RSVP, NCC) in order to support the proposed project

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A-TCAA operates State and Federal programs, the clients of which will be provided services through this project, (i.e. Head Start and Early Childhood Services, Housing and Urban Development Home Mortgage counseling services program staff.

D. VISTA Assignment Description

The tasks and activities AmeriCorps*VISTA member(s) must perform includes:

The Member tasks and activities for Year 1 will include:

- Volunteer Recruiting and Retention:
- Producing outreach materials for volunteer recruitment, recruiting and screening of volunteers.
- Coordinating Delivery of Services: Coordinate and schedule volunteers and clients in the delivery of service (Tax Assistance and Budget Counseling)
- Surveying/Assessing: Develop and conduct pre- and post- surveys to measure efficacy and reach of program, and develop client database with demographic information.
- Develop Individual & Workshop Counseling Curriculum materials: Research “Best Practices” and existing Financial Literacy Curriculum and develop materials most appropriate to target(ed) population groups.
- Coordinate and implement the ‘Train the Trainer’ workshop sessions.
- Develop ‘Train the Trainer Curriculum’: Develop materials from trainings attended and from research on “Best Practices” and existing programs.
- Develop “Project” Summary of Operations and Manual: Keep ongoing organizational records, logs and notes, and compile year end manual for program continuity.
- Public Presentations/ Lead person for Advisory Committee:
- Marketing/Public Relations: Write and submit Public Service Announcements and feature articles for local print media and for A-TCAA webpage.

Recommended skills and qualifications that an AmeriCorps*VISTA member should have are:

Skills: Organized; Writing & Communication Skills; Public Speaking; Leadership; Event/Activity Planning; Meeting Facilitation; Designing Program Materials; Computer Technology; Office Procedures

Primary attributes: Self-Motivated; Resourceful; Positive Work/Service Ethic; Work Independently or as a Team Player; Detail Oriented; Bi-Lingual (Spanish) preferred but not mandatory; Ability to Motivate Others; Ability to Work Well with Others; Patience.

E. Project Management

The AmeriCorps*VISTA member will be supervised by A-TCAA Housing Counselors, meeting at least bi-weekly, more frequently at program launch, and then weekly, or more

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often if appropriate of needed. Quarterly review and check on project status will complement the VAD activity planning and reporting.

From 1983 until 2005, A-TCAA assisted approximately 300 households' complete tax returns each year until 2005. Over the last ten years, other A-TCAA programs (Mentoring, Family Resource Services) have utilized and managed AmeriCorp volunteers.

F. Organizational Capacity

In-kind resources

A-TCAA will provide as in-kind: use of computer, use of phone, use of office machines such as fax & copier, internet access, and an office work space. A-TCAA will provide a confidential room for one-to-one counseling, and a classroom for budget counseling workshops. All program materials and access to all no-cost or reduced cost resources available to A-TCAA. Experienced A-TCAA Program Mangers with will provide T& TA expertise in volunteer management.

Current activities your organization and other organizations are undertaking to address the problems identified in your need statement.

Over the last three years, A-TCAA has been incrementally incorporating 'Financial Literacy' and Budget Counseling into its program offerings. Already, persons receiving services at the Family Learning Centers are routinely and automatically offered this assistance. A-TCAA Housing counselors provide some budget counseling. A-TCAA would like to solidify the curriculum, established a functioning corps of trained volunteers and staff.

Accessibility of services provided to members of the community with disabilities.

A-TCAA Program sites and client service centers are handicap accessible. Bus service is handicap accessible and adequate for someone living within a city sphere.

ATTACHMENTS

Please submit the following attachments with your project narrative or soon after.

- List of Board of Directors, or governing body (not applicable if public entity). Not Applicable.
- List of Advisory Council Members if already selected. If not, the list must be submitted before the end of the first quarter of the project.
- Copy of Articles of Incorporation (not applicable to public entities). Not Applicable.

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- Organizational chart.
- Tax exempt status: either IRS determination or copy of application to IRS for exemption (not applicable to public entities).
- Copy of Supervisor's Resume and Job Description.
- One letter of commitment from the proposed board of directors. The letter should describe the type of support and/or resources the partner organization will contribute.