

# **EITC & VITA: A foundation for Financial Security**

Tax refunds provide additional income support for thousands of Michigan workers, especially those who are eligible for the federal Earned Income Tax Credit, while injecting millions of dollars into Michigan's economy. This is why tax time presents an excellent opportunity for working households to improve their economic situation through a variety of ways: financial education, household budgeting and savings, and social service outreach. Learn what Michigan community groups are doing and what tools are available to help people get those refunds and save a portion of their refunds to increase their overall financial security.

## **Welcome & Introductions**

Peter Ruark

## **Michigan EITC Coalition**

Peter Ruark

## **Volunteer Income Tax Assistance Sites**

Rhonda Terrell

## **EITC in the Workplace**

Ann Gillmore

## **Employer-based EITC Outreach**

Tameshia Bridges

## **Questions & Answers**

moderated by Peter Ruark

All PowerPoint presentations will be available on-line following the conference at either  
[www.housingconference.org](http://www.housingconference.org) or <http://www.cedam.info/policy/abpp/index.php>














**Earn, Keep, Save, MORE**

**2 Goals**

- Early outreach to counter commercial preparer marketing during holiday season
- Continue relationships with partner employers and provider associations

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**7 Counties: Wayne, Oakland, Macomb, Genessee, Saginaw, Ingham, Kent**




**Earn, Keep, Save MORE**

**Targeted Outreach – 9 Long-Term Care Employers**

- Posters
- Paycheck stuffers – November and January
- Brochures/Fact Sheets
- Newsletter Articles

**Reached 2,969 Employers**



**EKS MORE – Early Paycheck Stuffers**

**Earn MORE**

**Start Early! Plan Ahead!**

Plan ahead for the holidays. Start early to take advantage of the tax benefits of the employer's plan. Don't wait until the end of the year to start saving. The employer's plan is the best way to save for retirement. It's tax-deferred and grows tax-free. You can also take advantage of the employer's matching contribution. Start early to get the most out of your employer's plan.

Go to [www.phi.com/eksmore](http://www.phi.com/eksmore) for more information or pick up an Earn, Keep, Save MORE brochure at your workplace.

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**Earn, Keep, Save MORE - Posters**


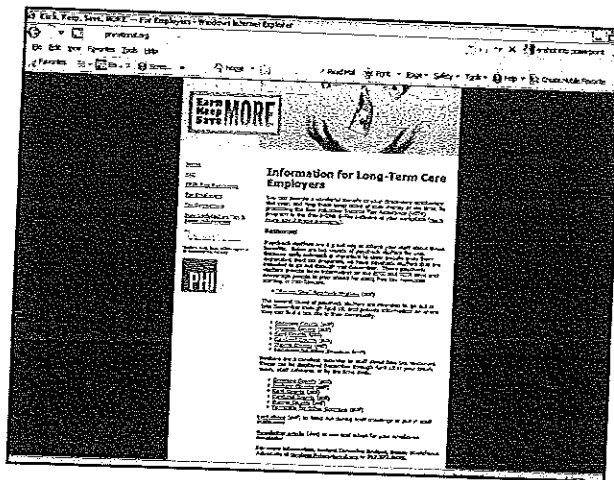



### Earn, Keep, Save MORE

**Statewide Outreach to LTC Community**

- Website and toolkit with employer outreach materials - [www.phinational.org/taxes](http://www.phinational.org/taxes)
- Newsletter articles in provider association newsletters, Area Agency Associations statewide, and disability community list-serves/blogs


**5,598 website hits – 2,121 download of outreach materials**

### Tips for doing employer outreach

**Two options for doing employer-based EITC outreach**

- Do your own outreach**
  - Engage staff before tax season
  - Develop or use your own material
- Partner with trusted organization**
  - Is there an organization that represents your field?
  - Contact local EITC coalition or United Way



### Questions/Discussion

**Contact Information:**  
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