



# Linking the ONAC Native Earned Income Tax Credit (EITC)/Volunteer Income Tax Assistance (VITA) Network to Integrated Asset Building Efforts

- Patricia (Patsy) Schramm- ONAC EITC/VITA Network Coordinator (Moderator)
- Tommy Robinson, Program Manager, People's Partner for Community Development
- Yvonneda (Henry) Thompson, Director, Cooperative Extension Service, Chief Dull Knife College
- Sue Trnka, Community Services Coordinator, White Earth Investment Initiative
- Suzanne Mayfield, Sr. Accounting Manager and VITA Coordinator, Chickasaw Nation



## ONAC Native EITC/VITA Network

- 132 members representing tribal governments, tribal housing authorities, Native schools, CDFIs, coalitions, Native asset building organizations and advocates in government agencies, universities & policy organizations
- Serves as a communication tool to share a variety of information- upcoming conferences & webinars, opportunities to participate in projects, anticipated changes to VITA, grant opportunities & much more.
- Assists individual sites with unique issues & provides information to those interested in starting a VITA site.
- Serves on the Taxpayer Opportunity Network Steering Committee to bring the Native voice to the issues they tackle.



## Why is VITA Important?

- Provides direct access to clientele in need- EITC, CTC, Health Premium Tax Credit, American Opportunity Tax Credit (offsetting higher ed expenses)
- Saves tax prep fees estimated from \$200-500/return & offers alternative to refund anticipation loans
- VITA returns have a 98% accuracy rate
- VITA programs increase EITC uptake because community programs are trusted-most VITA sites have return customers
- VITA programs improve compliance because they are a trusted source
- No incentive to encourage improper reporting



## Why is VITA Important to Asset Building

- VITA sites are a great platform for improving access to financial services.
- VITA programs can help clients build assets. With no conflicts of interest, VITA sites are best equipped to take advantage of tax time, refund-based liquidity to open and/or fund savings accounts, CSAs & **Bank On** approved accounts, offer credit counseling, refer to tribal assistance programs, and develop longer range plans for asset acquisition.
- We'll hear on the ground examples from our panelists.



## Key Success Factors for Integration of Financial Capability Services with VITA

- TON's Tax Time Financial Capability Working Group found sites:
  - Must decide which services best suit tax time, present the greatest value to clientele & what they have the capacity to implement
  - Build a culture that supports leveraging tax time to build financial capacity
  - Must invest in creating & maintaining the financial capability culture
  - Must communicate, including with clientele in advance of tax time
  - Must measure, adjust & repeat

[https://prosperitynow.org/sites/default/files/More\\_Than\\_Just\\_Taxes\\_VITA\\_Financial\\_Capability.pdf](https://prosperitynow.org/sites/default/files/More_Than_Just_Taxes_VITA_Financial_Capability.pdf)



## Taxpayer Opportunity Network (TON)

<https://prosperitynow.org/get-involved/taxpayer-opportunity-network>

- FREE TO JOIN
- Connects volunteer tax preparers with resources to help low-income workers to get ahead of a system often designed to leave them behind.
- Tools include
  - EITC Awareness Day toolkit
  - VITA-Train training materials
  - Tax Prep Dispatch with pertinent information concerning tax preparation
  - Webinars
  - Tax Roundtable listserv where questions can be posted & answered by TON peer participants
  - Tax Prep Dispatch with articles of current concern
  - A variety of publications with pertinent information
  - Advocacy tools
  - Working groups addressing a variety of issues



## TON Steering Committee

- Provides a field-focused perspective to guide, consult, and serve as the voice for the community tax preparation field
- 11 members represent a variety of organizations supporting VITA-most from larger coalitions
- Regularly scheduled meetings with IRS



## Why TON is Important to Native Sites

- On the Steering Committee, I have the opportunity to raise unique Native issues and learn of opportunities like the recent Filer Voter project shared with the network.
- TON members learn of conference & webinar opportunities of importance & access valuable resources.





## 2019 VITACon & 50<sup>th</sup> Anniversary Celebration of VITA Denver-September 10 & 11-**FREE**

- This premiere peer-to-peer learning opportunity for VITA professionals will convene over 100 community tax prep leaders to celebrate VITA50 and build relationships among practitioners, advocates, tax industry leaders, policymakers, researchers, and funders.
- Participants will learn about and share practices, innovations and challenges, including strategies for integrating financial capability services in tax sites, building VITA coalitions, cutting edge innovations in site administration, promoting emergency savings at tax time, and improving marketing and outreach to engage more low-income taxpayers.
- Will feature a reception celebrating the 50th anniversary of the VITA program, a series of workshops and break-out sessions, a networking breakfast, and a networking lunch.
- To register: <https://prosperitynow.org/events/vitacon-2019>



## IRS VITA Grant

- Two year grant period-next open May 2020
- [https://www.irs.gov/site-index-search?search=VITA+grant&field\\_pup\\_historical\\_1=1&field\\_pup\\_historical=1](https://www.irs.gov/site-index-search?search=VITA+grant&field_pup_historical_1=1&field_pup_historical=1)
- From the list of current recipients, could pick out 3 tribal entity recipients & 4 coalitions that serve Native communities
- Great opportunity!



## IRS Tax Counseling for the Elderly

- Specifically to provide FREE tax help to individuals who are age 60 or older
- Single & multi-year grants
- Application period also closes in May
- May apply/receive both grants
- [https://www.irs.gov/site-index-search?search=TCE+grants&field\\_pup\\_historical\\_1=1&field\\_pup\\_historical=1](https://www.irs.gov/site-index-search?search=TCE+grants&field_pup_historical_1=1&field_pup_historical=1)
- Resource guide for VITA & TCE Grants  
<https://www.irs.gov/pub/irs-pdf/p4883.pdf>



## To Join the Native EITC/VITA Network

- Fill out the form included in your packet. If you're receiving emails but haven't provided the information, please complete.
- Email me at [pschramm@oknativeassets.org](mailto:pschramm@oknativeassets.org)
- We are trying to develop a directory. Once substantially complete, we will share it with members so that you will know how to reach your peers. If you don't wish to be listed in the directory you may opt out on the form.
- You may also ask to be removed from the mailing list at any time.



Tommy Robinson- People's Partner for Community  
Development Program Manager



## Henry Thompson-Director, Cooperative Extension Service, Chief Dull Knife College

- Yvonneda “Henry” Thompson has been employed with CDKC Extension Service in Lame Deer, Montana for 21 years. She is a Cheyenne Tribal Member with enrollment in Oklahoma. Ms. Thompson has made her home in the Northern Cheyenne community for thirty seven years. She holds a Bachelor of Arts degree from the University of North Dakota. Ms. Thompson has served the Northern Cheyenne community in capacity building for over thirty years working with grassroots organizations, tribal programs, stakeholders and community leaders. Ms. Thompson has a thorough understanding of the importance and need of social/community/economic development in reservation communities. She currently serves as an Advisory Board member for the First Interstate Bank Colstrip Branch, NACDEP Board and FALCON Board of Directors. Ms. Thompson is committed to working for and with the Northern Cheyenne community and Native people.



Sue Trnka- White Earth Investment Initiative  
Community Services Coordinator



## Suzanne Mayfield, Sr. Accounting Manager and VITA Coordinator, Chickasaw Nation

- Served as the VITA Coordinator for the last 8 years and has been with the program since the nation started VITA 11 years ago.
- VITA Grant recipient.