



Quarterly Full Coalition Meeting

March 2008

Present: Donna Mallon, Matt Tice, Jose Latalladi, Kelly Dodd, Mary Ellen Gabor, Karen Carmen, Karla Gadley, Conway Porter, Jerry Turcotte, Sharon Benz, Jessica Weaver, Louisa Frazier-Merritt, Sonia Goins-Singletary, Laurie Schaller, Diane Bessel, Lauren Breen, and Marian Deutschman.

The meeting began with introductions. Diane advised that attendance will be a little lighter than usual as several members are away today.

Diane provided members with a quick update about the press conference that was scheduled to occur this afternoon. Due to the fact that Governor Spitzer resigned his position in the morning, the press conference was cancelled. Both the Mayor's Office and the media team at the United Way/Travers Collins felt it was necessary to cancel because the message would not get picked up appropriately.

Jonathan Epstein from The Buffalo News was gracious enough to come to the United Way and do an interview with Diane, Kauser Hamdani from the Federal Reserve Bank and Arlene Kaukus. The story will run in The Buffalo News within the next week or so. A press release was also sent out to local media outlets and will be followed-up with requests to do radio and television interviews. A new free tax preparation flyer was created and has been distributed to the companies affiliated with the Buffalo Niagara Partnership as well as United Way Campaign companies. The Federal Reserve Bank has assisted with the outreach message and is also pursuing assistance from the local World Trade Center office. The message is: "It's not too late to get what you've earned." Additional information will also be sent out to CASH member agencies in the next day or so.

Committee Updates

Financial Education Committee

- Committee has finished the first three CASH Financial Education DVDs. Sessions include: Paying for What We Buy (advantages and disadvantages of paying with cash, credit, debit, etc), Where the Money Goes (basic budgeting), and Checking Out Checking (checking accounts).
- Committee has completed its preliminary review of national financial education standards and identified five key focal areas for its work:

- 1) Advantages and disadvantages of different payment options (i.e., cash, credit, debit, checking, money orders, bill payment systems);
 - 2) Developing and sticking to a budget (i.e., identifying needs vs. wants, specifying expense categories, creating a working budget and related goal-setting);
 - 3) Opening a checking account and maintaining a check registry;
 - 4) Credit cards and credit reporting; and
 - 5) Consumer rights and protections (including Internet safety and protecting personal/financial information)
- Committee has decided to create two more basic workshops on credit and keeping personal financial information safe and secure – subcommittee is already working on the credit workshop. Diane will look into having these videos placed on YouTube when completed. She will also make sure they are available on the CASH Buffalo website as soon as possible.
 - More advanced topics will be left to the experts including homeownership, credit repair, and asset building (e.g., vehicle purchase, retirement, 401K, college savings plans).
 - Committee members have decided to field a survey to determine the availability of financial education in Buffalo and Erie County. This will be the full committee's spring/summer activity.
 - CASH has just received word that we received funding from Hanna Peters Trust/Community Foundation for Greater Buffalo for an intern to assist with the development and implementation of the gaps analysis

Free Tax Preparation Network

- CASH is operating 12 sites this year including the Income Tax mobile assistance unit
- Income Tax has been providing assistance at local community centers, non-profits, businesses because of the support of the UB Law School's Economic Development clinic students – special thanks go out to Michael and Amy for all of their hard work this year.
- Diane also introduced Jessica Weaver the newly hired coordinator of the Income Tax. Jessica is a former IRS employee and she is already actively recruiting other IRS employees to be part of the program. She has also been identifying sites for free tax preparation.
- Overall volume at tax sites is up this year. CASH sites have completed 4,523 returns to date while the other local sites have completed 4,106. As of today, the total number of completed returns is 8,629. Marketing was done in a timely manner and may have contributed to this early success. Special acknowledgment of 211 WNY was also offered for their help in getting the word out.
- There is still about a month to go in tax season! Please continue to advertise the work!
- CASH is doing some special outreach to seniors, veterans, and homeless groups this year related to the Economic Stimulus package. If you are interested in having the

Income Tax or one of our regular sites come to your organization, please contact Diane as soon as possible.

- Diane also expressed her gratitude to Rosemary and the three site supervisors: Charles, Idalia and Patty for their continued hard work. Site volunteers and site coordinators were also acknowledged.

Asset Building Committee

- Committee members are hurriedly working to secure \$100,000 in matching funds for each of three years to expand the local Individual Development Account program. The Assets for Independence grant is due on March 25th 2008. Belmont Shelter Corporation has taken lead in the development of the proposal.
- Committee members have put together a concept paper and have been soliciting matching funds from local banks and credit unions. So far, the Community Foundation for Greater Buffalo, WNY Women's Fund, a group of private donors, and United Way of Buffalo & Erie County have committed funds. Other funds are still pending.
- Funds will be used to match savings toward home ownership and small business development.

Workforce Development Committee

- CASH has been working with the United Way of Buffalo & Erie County's Tools for Living Committee on a series of focus groups with low-to-moderate income women. Focus groups have emphasized the importance of education and opportunities to move from job-based employment to career-based employment.
- Diane was able to go to Palm Beach, Florida to see their Prosperity Centers – a one-stop shop for financial services including free tax preparation, benefits screening, financial education, banking, education, workforce development, and asset building work. Diane feels that CASH is well-poised to develop these neighborhood-based centers within the next few years. Such activity would be at the heart of CASH's strategic plan and would align with work being done through United Way.
- Diane will provide information about the Prosperity Center model to coalition members. A discussion is already underway with the city of Buffalo and a preliminary grant application has already been completed.
- The committee is also working to develop a program for a small cadre of low-income working women to move into Associates/Bachelors degree courses through UB's EOC program.

Communications Committee

- Drawing on the Study Circle model, Matt Tice and Diane have been working on developing and implementing a small poverty circle curriculum for Buffalo and Erie County.

- The program seeks to have citizens 1) get in touch with their own feelings regarding local poverty; 2) share their opinions as well as information about local resources with others; and 3) get activated to address the issue through volunteerism, funding, activism, etc. The program is designed to help build both political and public will to address poverty.
- Matt and Diane are doing a pilot program with staff from the United Way of Buffalo & Erie County right now and are in the middle of writing a grant for this work through the Community Foundation. Diane and Matt are also doing a “poverty simulation” with Youth Leadership Erie County (through Leadership Buffalo). Several coalition members will be participating in that effort.

Organizational Updates

CASH's website is now up and running. The resource database is also working. Please take a look at the site and make recommendations for changes. The location is: www.cashbuffalo.org.

CASH recently received word from the WNY Women's Fund that we have received funding for the CASH Coaches program. This is a one-on-one financial mentoring program where paraprofessional volunteers work with low-to-moderate income families for 5-8 months on basic financial education issues. Of note, we do hope to have Inger Giuffrida come back to provide some of the training. Diane will also be hiring on a new staff person for this position! More information to follow!

Diane has been doing a fair amount of grant writing lately to secure funds for the free tax preparation network, Income Taxi, and other activities. We did make it to the semi-finals for the 21st Century Fund (7 organizations made it this far). We did not move to the finals but learned a great deal from the experience and plan on applying for Hope Centers in the future.

Upcoming

- Launch of the Income Taxi (March 19th 10:30am at St. John's Baptist Church parking lot) – please join us for this fun and very exciting event.
- Economic Stimulus Payment Day! (March 29th 9a-12p at City Hall) CASH's Income Taxi will be there to do taxes for local seniors!
- Strategic Planning will begin this month with a “plan to plan” session. During our next full coalition meeting, we will be doing some strategic planning (June 11th – please plan on a 2 hour meeting from 3-5pm).
- The master meeting calendar was distributed to all in attendance.

Other Business

Congratulations to Matt Tice for receiving the NYS NASW-Western Division Student of the Year – University at Buffalo Award! Well done! Thanks were extended to Matt Tice, our MSW Student Intern, for all of his hard work over the last year. He will be leaving us in April!

Next Full CASH Coalition meeting will be held on June 11th from 3-5pm at the United Way of Buffalo & Erie County (742 Delaware Avenue).