



Meeting Minutes December 12th 2007

Present (signed in): Idalia Algarin, Diane Bessel, Sharon Benz, Lauren Breen, Kate Burlewski, Greg Clark, Mary K Comtois, Doris Corley, Brad Dossinger, Carol Dozier, Louisa Frazier-Merritt, Joan Friedson, Rose Mary Ginwright, Karyn Hausknecht, Nicole Juzdowski, Teresa Maciocha, Donna Mallon, Michael Martin, Chris Nelson, Palmira Ortiz, Laurie Schaller, Cynthia Shore, Mark Smith, Matthew Tice, Kayrn Ventrella, and Michelle Wilson.

The meeting began with welcoming remarks from Lauren and introductions from the floor.

CASH Committee Reports

Cynthia Shore from the UB School of Management reported that the Financial Education Committee is finalizing the first three segments of its digital access financial education training series. The segments are titled, "Paying for What We Buy" (basic overview of cash, credit, debit cards, money orders, and electronic bill payment), "Where the Money Goes" (a guide to basic budgeting), and "Checking Out Checking" (on checks and checking accounts). The curriculum is based on Money\$kill, a program developed by UB School of Management Professor Lewis Mandell. The digital access recording will be made available on the CASH website as well as on DVDs at the local free tax preparation network sites.

The **Financial Education Committee** has also fielded a web survey based on the financial standards generated through the National JumpStart Coalition. The committee would like to use these standards to determine what local standards should look like. The overarching goal is to develop local standards to "evaluate" local financial education and recommend those programs working within the standards via a "CASH Seal of Excellence." CASH will advertise programs meeting or exceeding the standards on its website and in the community. This is part of an effort to expand the coordination and comprehensiveness of local financial education programs which is part of CASH's strategic plan. The survey takes approximately 25-30 minutes to complete and is located at: <http://tinyurl.com/265zmo>

The Financial Education Committee hopes to review survey results during its January 16th meeting (9-10am at United Way of Buffalo & Erie County). The committee has also moved to a regular meeting schedule on the third Wednesday of the month from 9am-10am at United Way (Distance Learning Center).

Rose Mary Ginwright, Chair of the **Free Tax Preparation Network Committee** indicated that her team has been hard at work recruiting volunteers for the free tax preparation network. Using various web-based recruitment sites, the committee has already trained 62 volunteers for tax season (with 20+ new recruits). A new memorandum of understanding (MOU) has been issued to the tax sites which details the conditions of CASH-Sponsorship. The signed MOU is due by the end of the year.

CASH will have a new intake procedure for the upcoming tax season. In addition to the standard IRS intake form, clients will be asked to complete a local intake form with questions about their interest in a variety of resources. Upon identifying an interest, the client will be provided with information sheets on the identified topics. The sheets were created by Matt Tice, CASH's UB School of Social Work Intern.

The receptionist role has also been renamed, CASH Advisor, in order to help brand the name. Teresa Maciocha from UB School of Social Work has provided assistance through the development of a CASH Advisor training agenda. Training will be held on January 9th at 3pm at United Way of Buffalo & Erie County. Folders have already been delivered by the IRS.

The local intake forms will use scannable technology to ensure that CASH has valuable data to assist in grant writing/funding efforts. This is the last year of the John R. Oishei Foundation free tax preparation network funding so it is imperative that we get the most accurate data for use in future applications. A team of evaluators has been secured from the UB School of Social Work.

Tax Year 2007 will also see a new partnership with Seedco. Seedco offers EarnBenefits, a web-based income eligibility screening tool which allows for the pre-population of needed forms. Seedco has secured four Americorps volunteers to assist with this effort as well as help from eleven MSW-students at the UB School of Social Work. Special thanks to Dr. Diane Elze from the School of Social Work for developing this independent study opportunity.

Seedco eligibility screeners will be available at Buffalo Federation of Neighborhood Centers and SUNY EOC. An additional grant request will make Everywoman Opportunity Center's Self-Sufficiency Calculator screeners available at two other locations during the tax season (Note: this grant was secured on Thursday, December 13th 2007). Sites not offering income support eligibility screeners will be able to refer clients for assistance.

Finally, Diane Bessel distributed marketing materials from the IRS based on member requests. Local marketing materials will be available next week. She presented the group with copies of the local marketing materials including flyers and paycheck stuffers. Thanks go to Idalia Algarin for Spanish language translation assistance. Diane also solicited volunteers for upcoming door-to-door marketing efforts.

The **Asset Building Committee** was proud to put on a very successful two-day conference in September. On the first day, more than 30 people took part in a lunch offering where funders were provided with information about national best practices in asset building and identified possible strategies within the Western New York area. During the afternoon, more than 15 non-profit Executive Directors were engaged in a thought-leaders session which included conversations about the importance of asset building as a preventative measure used with their employees. Finally, a dinner was held with the three national asset building experts and key staff/board members from local banks, credit unions, and foundations.

The second day of the conference included a general overview of financial asset building strategies for service providers as well as best practices. More than 130 people attended the sessions including direct service workers, program managers, students, governmental representatives, and interested community members (including students from the University at Buffalo Law School and School of Social Work).

Based on conference response, the committee has decided to pursue an U.S. Department of Health and Human Services - Assets for Independence funding opportunity (due in March). The committee will float a concept paper to interested funders during January and February. The committee hopes to secure matching funds for a homeownership program which will include a pilot project for microenterprise/business start-up activities. The committee is also investigating the use of 529 Savings Plans for use as child savings accounts according to Committee Chair Karyn Hausknecht.

Mary K. Comtois reported on the **Workforce Development Committee** efforts. CASH has joined with the United Way of Buffalo & Erie County's Tools for Living Council on this work.

Importantly, the Tools for Living Council has decided to work on a project that will ensure that single parent families with young children (especially mother-headed families) will gain and maintain their employment. The efforts of this committee dovetail nicely with work being done by the Kids on Track and Early Childhood groups. These three groups will work together to develop a needed project beginning with a series of focus groups in January. CASH members interested in these efforts should feel free to contact Mary K to join the committee.

Activities for the **Communications Committee** have been somewhat stalled since CASH's last meeting. The committee has had several meetings with Catholic Charities Policy Committee and hopes to resume a regular meeting schedule in spring 2008. The committee is looking for new members at this time.

Upcoming Events

Through a partnership with Daemen College's Center for Sustainable Communities and CASH, the Income Taxi, a mobile assistance unit, will launch in January. The project was funded by M&T Bank for two years and has included the renovation of the former book mobile. The project team plans to launch the bus on January 22nd 10:30am at St. John Baptist. CASH members are welcome to come out for this press event.

CASH will host CASH IN Saturday on January 26th 2008 9am-3pm at Buffalo Convention Center. More than twenty groups have already signed up for a table at the event. Please be sure to complete the CASH IN Saturday form if you would like a table at the event. Flyers were made available at the meeting. The event is being sponsored by United Way of Buffalo & Erie County and the Mayor's Office for Community Services. Contact Diane for more details.

It's time for strategic planning! Believe it or not, it has been three years since the development of the Economic Self-Sufficiency Coalition's first Strategic Plan. It is time to revisit the governance structure of the coalition as well as its activities. Funders have already begun to ask about the development of CASH's strategic plan which will take place during the spring of 2008.

Finally, Diane gave members a tour of the new CASH Website (www.cashbuffalo.org). The site is in the end stages of completion and should be live very, very soon. The site includes a history of the group, membership forms, a searchable resource database, and committee pages.

Other Business

Given all of the activity of the group, CASH members agreed to meet on a quarterly basis beginning in 2008. A schedule of meeting dates will be made available shortly. With that decision, the meeting was adjourned. Happy Holidays all!