



Quarterly Full Coalition Meeting

June 2008

Present: Kate Beck, Suzanne Reusch, Kelly Dodd, Jose Latalladi, Karyn Hausknecht, Tricia Davis, Katie Diebold, Laurie Schaller, James Folan, Joan Dutchess Friedson, Cloe Andrade, Cathy Braniecki, Jerry Turcotte, Donna Mallon, Deborah Camizzi, Shea Post, Marian Deutschman, Louisa Frazier-Merritt, Zanna Vaida, Michelle Wilson, Nicole Juzdowski, Diane Bessel, Mary K. Comtois, and Justin Moscati.

Excused: Brad Dossinger, Ann Sweeney, Sharon Benz, Cynthia Shore, Rose Mary Ginwright, Lauren Breen, and Karla Gadley.

The meeting began with introductions. Diane advised that a number of Coalition members would not be in attendance today due to prior engagements.

Organizational Updates

After four and a half years of leadership, Lauren Breen has resigned her position as CASH Chair. A copy of Lauren's resignation letter was provided with materials. Lauren has new responsibilities at UB and has decided that she needs to focus her energies there. She has stated that she plans to continue to be an active member of the Asset Building Committee/CASH and will train UB Law School students to complete taxes. Thank you, Lauren, for all of your service and hard work!

Diane introduced, Justin Moscati, CASH's new AmeriCorps VISTA. Justin will serve as the Community Engagement Coordinator and will provide assistance with volunteer management and research activities for the Free Tax Preparation and Financial Education committees. Welcome Justin! Diane also mentioned that Nicole Juzdowski has been named CASH Coaches Coordinator. Nicole will continue to work part-time with United Way's Tools for Living Program.

In addition, CASH has secured two UB Social Work interns for the fall and summer semesters. Katie Lyons will be starting in late August and will work on the Study Circles program. Joy Rock will come on staff in January and will work on financial education programming from young adults (18-25) and seniors.

Finally, Diane provided information on outstanding grants:

- Office of Community Services - \$50,000 per year for three years for Hope Center
- Assets for Independence – \$148,000 for matching savings accounts/IDAs
- Community Foundation for Greater Buffalo - \$15,000 for Study Circles program
- More information is included with Committee and Grants/Programming Updates

Committee Updates

Free Tax Preparation Network

- Diane provided the report in Rose Mary's absence.
- CASH's Free Tax Preparation Network had a tremendous tax season this year!
- CASH successfully operated 12 sites including the Income Taxi mobile assistance unit.
- CASH completed roughly 9,800 income tax returns and credits (this does not include paper forms so the final number will be larger).
- These efforts brought more than \$14 million into Buffalo and Erie County this tax season, which brings the total to \$40 million in returns and credits over three years.
- Thanks were extended to all who participated – with special thanks going to 211 WNY and the Free Tax Preparation Network staff
- As this is the last year of Oishei Foundation funding, Diane is working to put together a funders' collaborative for the Free Tax Preparation Network. She is looking to raise \$135,000 for each of the next 5 years to fund the program.

Financial Education Committee

- Diane provided the report in Cynthia's absence.
- The Financial Education Committee has recently finished the 4th of its set of 5 CASH Financial Education DVDs. Sessions now include, Pay for What We Buy (advantages and disadvantages of paying with cash, credit, debit, etc), Where the Money Goes (basic budgeting), Checking Out Checking (checking accounts), and Talking Credit (credit and credit reporting).
- The Committee is currently in the process of preparing a curriculum for the upcoming 5th DVD in the set, Protect Yourself.
- The Financial Education Committee is also currently preparing a survey to go out to groups providing finance education locally. This survey aims to find out what types of financial education is available. The Committee believes that there are gaps in currently financial education programs including very basic education (e.g., concepts, basic introduction to money and banking) as well as more complex issues (e.g., investing, retirement, College Savings plans). It is expected that the majority of education programs focus on the middle of the financial education continuum (e.g., credit, checking/savings).

In addition to committee work, CASH has secured a grant from the Erie County Department of Social Services Safety Net Achievement program to provide Financial Education and linkages to other CASH program. Diane developed the Request for Proposals below (up to \$40,000) for member agencies to provide this service. A team of CASH members (including Cathy Braniecki, Jerry Turcotte, and Mary K Comtois) will serve as reviewers.

Creating Assets, Savings & Hope/Safety Net Achievement Program

Request for Proposals

Creating Assets, Savings & Hope (CASH) has recently secured a grant from the Erie County Department of Social Services' Safety Net Achievement Program (SNAP) to provide financial education and linkages to other CASH programs for families that have exceeded their 60 month time limit for receipt of federal cash assistance. At this time, CASH is interested in extending this opportunity to its membership and is seeking submissions for up to \$40,000 in project funding.

The funded agency will be expected to provide financial education and one-on-one financial assistance on a weekly basis at three SNAP program locations (Matt Urban, Belle Center, and South Buffalo Education Center) as well as twice a month at Job Fairs held at the Erie County Department of Social Services 290 Main location. Education topics will include financial basics (e.g., household budgeting, saving and checking accounts, credit and credit repair, and consumer protections) as well as more advanced material including homeownership, retirement, college savings, and investing based on the specific needs of SNAP clients.

Program staff will also be responsible for securing outside speakers (as needed) and coordinating with CASH staff and member agencies to provide and track use of additional services including, but not limited to, free tax preparation, access to CASH Coaches and Individual Development Accounts, and benefits eligibility screening. Applicants willing and able to perform benefits eligibility screening using tools available in the community will be given special consideration. The ultimate goal of this program is to provide SNAP clients with skills needed to effectively tackle personal financial matters and make positive financial choices.

If your organization is interested in securing these funds, please complete a 1-3 page proposal addressing each of the questions below and submit it electronically to Diane Bessel (diane.bessel@uwbec.org) by 5pm on July 3rd 2008. Proposals will be reviewed by a committee of CASH members.

1) Organizational Experience

- a. Describe your organization's core programming and mission.
- b. What, if any, experience do you have working with low income families?
- c. Describe your experience providing financial education to this target population.
- d. Describe any other "financial education" activities currently provided by your organization.
- e. Provide evidence of "successes achieved" with your financial education programming.

2) Project Description

- a. What is your plan for providing financial education and other services to SNAP Clients?
- b. What staffing will you put in place? What kind of experience does staff have in this area?
- c. How will your organization adopt current financial education activities to this project?
- d. How will your organization work with other groups to provide additional services?

3.) Project Budget

- a. Please provide a budget for program detailing how funds (up to \$40,000) will be spent.
- b. Describe various budget elements and how they will contribute to the overall project.

It is anticipated that continuation funds will be available from the Erie County Department of Social Services should this program prove to be successful.

Please contact Diane as soon as possible if you have any questions about this Request for Proposals.

Asset Building Committee

- Committee Chair Karyn Hausknecht gave the report.
- Committee has secured \$148,000 in matching funds for Individual Development Accounts (IDAs) from local funders and has completed a grant to the Assets for Independence program.
- Committee expects to receive a report very soon as to whether the federal matching funds have been secured.
- Committee is working on several ideas related to asset building and is interested in securing new members. Please contact Karyn if you are interested in joining.

Workforce Development Committee

- Mary K Comtois gave the report. CASH has been working with the United Way of Buffalo & Erie County's Tools for Living Committee in developing a program for low-to-moderate income single parent families. Focus groups were conducted in the spring and emphasized the importance of education and opportunities to move from job-based employment to career-based employment.
- The Tools for Living team is working with Kids on Track and Early Childhood to develop two approaches to address the need. One is a neighborhood based one-stop assistance center and one is school-based.
- CASH staff has also worked with the Educational Opportunities Center (EOC) to develop a pilot program for a small cadre of low-income working women to move into Associates/Bachelors degree courses through UB's program. This grant has been submitted to the Western New York Foundation.

Communications Committee

- UB Social Work intern Matt Tice developed, piloted and completed a grant application for the Study Circles program. CASH is waiting to hear if funds have been secured for this programming.
- CASH is looking for a new Chair of this committee and would like to secure additional members. Moving forward, the Communications Committee will be responsible for doing legislative visits with local, state, and federal representatives.
- CASH has been invited to attend a focus group with the NYS Comptrollers' Office related to financial education and other asset building opportunities.
- CASH members were advised of the Governor's Economic Security work – a local public hearing is scheduled for June 19th 4-7 at ECC.
- Jerry Turcotte volunteered to provide leadership to this committee.

Grants and Programming Updates

Income TAXi

- Income TAXi operated for 6 weeks during tax season and completed about 450 returns.
- Press coverage of the Income TAXi has been outstanding – CASH has had calls about the TAXi from people throughout the United States.
- CASH is considering writing up an account about the Income TAXi as a “best practice”
- CASH/Daemen College is revamping the staffing model for the Income TAXi at this time.
- Future programming aims to include financial education, benefits screening, and

CASH Coaches

- CASH Coaches has completed recent training/technical assistance with Inger Guiffrida – national financial education expert. Based on these activities, CASH Coaches Coordinator Nicole Juzdowski has created the curriculum.
- CASH has already secured the first group of coaches (thanks to M&T Bank!) and will begin training in the next several weeks.
- CASH Coaches will be recruiting additional coaches over the next couple months. As Community Engagement Coordinator, Justin Moscati will provide information through presentations to local companies and community groups. CASH will also be sending out a postcard mailing in order to gauge interest and recruit clients for the program.
- CASH thanks the WNY Women's Fund for their support of the program. A copy of a recent Business First article featuring the Fund and CASH Coaches was made available to members.

Benefit Screening

- Diane reported that CASH continues to work with Everywoman Opportunity Center around use of the Economic Self-Sufficiency Calculator. The two organizations are working on a grant secured through the John R. Oishei Foundation.
- In other positive news, New York State has agreed to provide funds to update the Self-Sufficiency Standard which serves as the basis of the Economic Self-Sufficiency Calculator.
- Diane also announced that Seedco (Structured Employment Economic Development Corporation) was in town from New York City and would be holding a training clinic on their EarnBenefits product the following day at the United Way of Buffalo & Erie County. Information about the program is available on-line at earnbenefits.org. Additional training will be available in July for a time delimited pilot project.
- CASH is providing local assistance to Seedco in fulfillment of an Office of Temporary Disability Assistance program grant.
- CASH members were advised about the different features of Every Woman Opportunity Centers' Economic Self-Sufficiency Calculator and Seedco's EarnBenefits.

Hope Center

- Diane announced that CASH has leased space in the Tri-Main building to house the first Hope Center. The space became available very quickly and will provide a one stop shop for those seeking tax prep, financial education, asset building, and other trainings as well as benefits screening.
- CASH is awaiting word on two grants for this program. The first is through the Office of Community Services (\$50,000 per year for three years) and the second is from IBM for a bank of computers
- CASH is looking for member agencies interested/willing in providing trainings in the space.

Coordinated Community Initiative on Poverty

- As noted at the last meeting, CASH has been involved in meetings with the United Way, WNED, and other local foundations to discuss the possibility of developing a coordinated community initiative to address local poverty. The group will be approaching the city very soon to determine their interest in addressing this pressing issue using a shared strategy.

- Diane mentioned that WNED is interested in pursuing some media related activities on this project and is in the process of developing a concept paper for a grant. Activities may include a series of programs including: "A Day in the Life" stories, features on "programs that work," and social marketing/resource sharing. There is also an opportunity to engage in community forums drawing on Study Circles.

CASH Coalition Leadership

As time was running short, Diane decided to forgo planned strategic planning activities and discuss CASH's leadership structure going forward. Over the last year, CASH has seen many changes and has developed into a more comprehensive initiative. Given this and with Lauren Breen's resignation, it is important to think about what CASH's leadership structure should look like.

Members recalled that prior to the merger and formation of CASH, both the Asset Building Committee and the Erie County Commission on the Status of Women's Economic Self-Sufficiency Committee had strong steering committees which included Executive Directors and other community leaders. Over time, members indicated that CASH has become a group of "worker bees" which have accomplished a great deal. Nevertheless, in order to make real and lasting change in the community, it is important that key players participate in CASH. These individuals must provide leadership at a policy level.

In keeping with the discussion of a Coordinated Community Initiative on Poverty, members discussed the re-creation of a powerful Steering or Leadership Committee to provide guidance and set a policy-level direction for CASH's work. This committee would be made up of community leaders and would serve as a stepping stone towards CASH's future growth. CASH members agreed that CASH was ready to take the next step now that the coalition had stabilized and successfully established itself as a player in the "war on poverty" in Buffalo. Members suggested the possibility of having prospective committee members apply for a position with CASH's Leadership Committee or hosting a "Poverty Summit" to determine what various groups are doing and what direction the community needed to take. Members charged Diane with identifying prospective candidates (with their guidance) and pursuing this idea.

Next Full Coalition meeting will be held on September 3rd from 3-4 pm at the United Way of Buffalo & Erie County (742 Delaware Avenue). PLEASE NOTE CHANGE IN DATE FROM MASTER CALENDAR!