

**THE THIRTIETH LEGISLATURE
APPLICATION FOR GRANTS
CHAPTER 42F, HAWAII REVISED STATUTES**

Type of Grant Request:

Operating Capital

Legal Name of Requesting Organization or Individual: Db:

Hawaii Tax Help and Financial Empowerment Solutions

Amount of State Funds Requested: \$ 75,000

Brief Description of Request (Please attach word document to back of page if extra space is needed):

Hawaii VITA (Volunteer Income Tax Assistance) Program provides free tax preparation services and tax education to Hawaii residents, particularly to no-to-moderate income individuals, and promotes our "Learn Early. Live Smarter." initiative which teaches high school students how to prepare tax returns and grasp basic tax concepts. Request is for Operating Funds to (1) expand our free tax preparation services to more locations Statewide (2) expand our educational efforts relating to prevention of tax debt including teaching basic tax concepts to Hawaii residents, (see Attached)

Amount of Other Funds Available:

State: \$ 63,248.00 until 6/30/2020

Federal: \$ _____

County: \$ _____

Private/Other: \$ _____

Total amount of State Grants Received in the Past 5

Fiscal Years:

\$ 90,000

Unrestricted Assets:

\$ 11,321.00

New Service (Presently Does Not Exist): Existing Service (Presently in Operation):

Type of Business Entity:

- 501(C)(3) Non Profit Corporation
 Other Non Profit
 Other

Mailing Address:

1422 Heulu Street A-101

City: State: Zip:

Honolulu HI 96822

Contact Person for Matters Involving this Application

Name:
Susan E. Tamanaha

Title:
President and CEO

Email:
stamanaha@hawaiitaxhelp.org

Phone:
(808) 381-0881

Federal Tax ID#:

██████████

State Tax ID#

██████████

Susan E. Tamanaha
Authorized Signature

Susan E. Tamanaha
Name and Title

1/16/2020
Date Signed

received
01/17/2020 *allan*

Application Submittal Checklist

The following items are required for submittal of the grant application. Please verify and check off that the items have been included in the application packet.

- 1) Certificate of Good Standing (If the Applicant is an Organization)
- 2) Declaration Statement
- 3) Verify that grant shall be used for a public purpose
- 4) Background and Summary
- 5) Service Summary and Outcomes
- 6) Budget
 - a) Budget request by source of funds ([Link](#))
 - b) Personnel salaries and wages ([Link](#))
 - c) Equipment and motor vehicles ([Link](#))
 - d) Capital project details ([Link](#))
 - e) Government contracts, grants, and grants in aid ([Link](#))
- 7) Experience and Capability
- 8) Personnel: Project Organization and Staffing

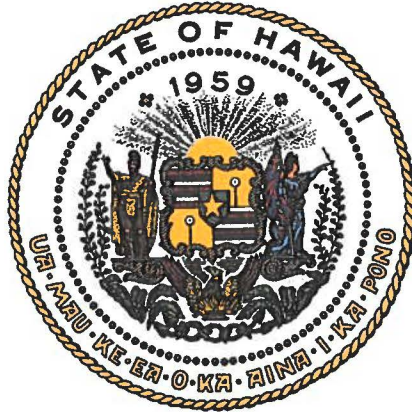

AUTHORIZED SIGNATURE

SUSAN TAMANAHA – PRESIDENT/CEO
PRINT NAME AND TITLE

1/16/2020
DATE

ATTACHMENT TO APPLICATION – Description of Request

particularly those residing in rural and/or hard to reach areas of the State, to help them avoid making poor financial decisions that result in tax debt and to avoid tax scams, and (3) expand our "Learn Early. Live Smarter." initiative to neighbor island high schools. While free tax preparation services are provided by volunteers, we are in need of funds to expand our volunteer recruitment efforts in order to expand our services and to offer more educational workshops. The biggest obstacle we face in both volunteer recruitment and educational workshops is lack of sufficient live training sessions, particularly on the neighbor islands, due to lack of trainers and space. Training more trainers is an absolute necessity for expansion, as is securing the necessary space for training sessions.



Department of Commerce and Consumer Affairs

CERTIFICATE OF GOOD STANDING

I, the undersigned Director of Commerce and Consumer Affairs of the State of Hawaii, do hereby certify that

HAWAII TAX HELP AND FINANCIAL EMPOWERMENT SOLUTIONS

was incorporated under the laws of Hawaii on 04/26/2016 ;
that it is an existing nonprofit corporation; and that,
as far as the records of this Department reveal, has complied
with all of the provisions of the Hawaii Nonprofit Corporations
Act, regulating domestic nonprofit corporations.



IN WITNESS WHEREOF, I have hereunto set
my hand and affixed the seal of the
Department of Commerce and Consumer
Affairs, at Honolulu, Hawaii.

Dated: January 13, 2020

Director of Commerce and Consumer Affairs

**DECLARATION STATEMENT OF
APPLICANTS FOR GRANTS PURSUANT TO
CHAPTER 42F, HAWAII REVISIED STATUTES**

The undersigned authorized representative of the applicant certifies the following:

- 1) The applicant meets and will comply with all of the following standards for the award of grants pursuant to Section 42F-103, Hawaii Revised Statutes:
 - a) Is licensed or accredited, in accordance with federal, state, or county statutes, rules, or ordinances, to conduct the activities or provide the services for which a grant is awarded;
 - b) Complies with all applicable federal and state laws prohibiting discrimination against any person on the basis of race, color, national origin, religion, creed, sex, age, sexual orientation, or disability;
 - c) Agrees not to use state funds for entertainment or lobbying activities; and
 - d) Allows the state agency to which funds for the grant were appropriated for expenditure, legislative committees and their staff, and the auditor full access to their records, reports, files, and other related documents and information for purposes of monitoring, measuring the effectiveness, and ensuring the proper expenditure of the grant.
- 2) If the applicant is an organization, the applicant meets the following requirements pursuant to Section 42F-103, Hawaii Revised Statutes:
 - a) Is incorporated under the laws of the State; and
 - b) Has bylaws or policies that describe the manner in which the activities or services for which a grant is awarded shall be conducted or provided.
- 3) If the applicant is a non-profit organization, it meets the following requirements pursuant to Section 42F-103, Hawaii Revised Statutes:
 - a) Is determined and designated to be a non-profit organization by the Internal Revenue Service; and
 - b) Has a governing board whose members have no material conflict of interest and serve without compensation.

Pursuant to Section 42F-103, Hawaii Revised Statutes, for grants used for the acquisition of land, when the organization discontinues the activities or services on the land acquired for which the grant was awarded and disposes of the land in fee simple or by lease, the organization shall negotiate with the expending agency for a lump sum or installment repayment to the State of the amount of the grant used for the acquisition of the land.

Further, the undersigned authorized representative certifies that this statement is true and correct to the best of the applicant's knowledge.

Hawaii Tax Help and Financial Empowerment Solutions
(Typed Name of Individual or Organization)

Susan Tamanaha
(Signature)

1/16/2020
(Date)

Susan Tamanaha
(Typed Name)

President and CEO
(Title)

I. CERTIFICATION

1. Certificate of Good Standing (see document before this page)

2. Declaration Statement (see document before this page)

3. Public Purpose

Applicant declares that the grant will be used for a public purpose pursuant to Section 42F-102 Hawaii Revised Statutes.

APPLICATION FOR GRANT

II. BACKGROUND AND SUMMARY

1. Applicant's Background

Hawaii Tax Help and Financial Empowerment Solutions is a 501(C) (3) non-profit organization founded in 2016 (tax exempt status awarded in May of 2018) for the purpose of carrying on and expanding the mission of the **Hawaii VITA** (Volunteer Income Tax Assistance) Program. The Hawaii VITA Program has been in existence since 2005, first as a pilot program under Aloha United Way, and then as a program under the Hawaii Alliance For Community Based Economic Development (HACBED). In 2016, the Applicant was established to provide the Hawaii VITA Program with its own platform dedicated to expanding its services and achieving its mission.

Our Mission: To vastly improve the ability of those who seek to achieve financial stability and self-sufficiency, and build stronger communities by:

(1) Saving low-to-moderate income (LMI) Hawaii residents money and helping them claim valuable tax credits such as the Earned Income Tax Credit (EITC) by providing them with free tax return preparation in conjunction with the Volunteer Income Tax Assistance (VITA) program of the Internal Revenue Service. Thus far, our Hawaii VITA Program has saved 52,251 Hawaii residents over \$10.8 Million in tax preparation fees and helped them claim over \$37.8 Million in refundable tax credits.

(2) Educating and empowering Hawaii residents through presentations and distribution of information relating to:

(a) Basic tax laws and concepts, with a focus on preventing tax-related debt which hinders the long-term success of current financial programs and interferes with the efforts of those who are striving to achieve self-sufficiency and

(b) Avoiding fraud and scams which target the poor, less educated, and elderly, particularly during tax season when many expect refunds from the IRS and are more susceptible to fraudulent demands for personal information by scam artists posing as IRS agents.

2. The goals and objectives related to the request

There are three (3) objectives sought to be achieved by this grant request:

(a) Expansion of VITA services into rural and/or hard to reach areas of the State. This Program began with only 4 sites on Oahu and 32 volunteers. As of last year, the Program operated 52 sites and clinics on every island except Lanai. For the last several years, the Program's volunteer force has exceeded 200 volunteers annually, including a total of 282 high school students who trained, obtained their certification as VITA volunteers, and prepared tax returns (under supervision) for VITA clients. However, there are many areas of the State, particularly the more rural or remote areas, where residents still do not have access or have very limited access to this service. As a result, many of these residents either unnecessarily pay for tax preparation services or do not file their returns, often missing out on claiming valuable tax credits.

The primary objective of this aspect of our Program is to establish additional free tax preparation sites which would allow those who reside in the more rural/remote areas of the State better access to this valuable service. However, this requires more site coordinators to operate/supervise the sites, more volunteers, and more physical locations. One of the main obstacles to obtaining volunteers, particularly on the neighbor islands, is the lack of sufficient live training sessions. Although our Program offers a self-training option, because of the complexity of the subject matter and the certification process, live training has resulted in more interested persons becoming certified volunteers. Unfortunately, at the present time, all of our trainers reside on Oahu and because they have their own full-time jobs, it has been difficult to send them to train volunteers on the neighbor islands, especially given the short time period between the receipt of training materials from the IRS (usually in December) and the start of the tax season. The best way to remedy that situation is to provide train-the-trainer courses on the neighbor islands during the off-season along with a modest stipend for incentive. Initially, this would result in an increase in travel costs resulting from having to send trainers and experienced volunteers to those islands and an increase in marketing costs associated with outreach to promote the training and establish new sites. Eventually, we expect to see a decrease in those costs as less volunteers from Oahu will need to travel to the neighbor islands to operate sites.

Applicant: Hawaii Tax Help and Financial Empowerment Solutions aka Hawaii VITA

(b) Expansion of educational efforts with a focus on preventing tax related debt. In Tax Year 2017 (the last year for which the IRS has complete data), 47,880 Hawaii residents earning less than \$50,000 owed more than \$60.8 Million to the IRS after filing their tax returns ("Balance Due Returns"). From a review of our own clients' Balance Due Returns, we have determined that approximately 90% of their debt to the IRS could have been avoided if they had been aware of certain basic tax concepts such as:

- Tax withholding and exemptions
- Tax consequences of being an independent contractor vs an employee
- General excise taxes (State) and income taxes are not the same thing.
- Hobby income and the fair market value of any service received in a bartering arrangement (service for service or goods for service) are taxable.
- Using scholarship funds for ineligible expenses such as room and board can result in taxable income.
- A debt forgiven by a creditor (such as a credit card company) results in taxable income that equals the amount of the debt forgiven.
- Unemployment benefits are taxable. Unfortunately, the withholding of taxes from unemployment compensation is not mandatory. Instead, the recipient must request that taxes be withheld and many of the claimants fail to understand the importance of doing so.
- Withdrawing funds from an existing retirement plan before retirement age will result in taxable income and a 10% early withdrawal penalty.

Despite the seriousness of this problem, there is no resource where ordinary people can access basic tax information, other than the IRS' website which is difficult to navigate and understand, and most, if not all, **financial literacy programs do not incorporate into their curricula basic tax laws and concepts that would help individuals to avoid making decisions and choices that could result in tax-related debts.** The objective of financial literacy programs is to teach participants about budgeting, managing credit, and savings. Yet, those who strive for self-sufficiency can easily find their personal budgets and savings decimated by an unexpected debt to the

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IRS and, once such debt is incurred, the ordinary individual is ill-equipped to deal with the IRS. In short, **unexpected tax debt can negate any positive effects of financial literacy and asset building programs and seriously hinder the efforts of individuals to achieve self-sufficiency.**

In addition, according to the IRS, "Thousands of people have lost millions of dollars and their personal information to tax scams. Scammers use the regular mail, telephone, or email to set up individuals, businesses, payroll and tax professionals."

Applicant initially sought to incorporate tax education by training financial literacy instructors but most financial literacy programs being used follow a curriculum presented on a time-specific schedule. Therefore, we are now focusing on developing educational workshops open to the public and educational material that can be distributed in hard copies and online via our own website – www.hawaiitaxhelp.org – and other social media venues. Educational workshops will also require new trainers to be recruited with at least a stipend for incentive and a more aggressive social media campaign will require obtaining additional services of people knowledgeable in managing and using social media venues.

(c) Expansion of the "Learn Early. Live Smarter" initiative. In 2012, as part of its educational effort, Applicant began its "Learn Early. Live Smarter." initiative pursuant to which high school students were recruited and trained to be volunteer tax return preparers. As of this past tax season, **282 high school students** from 5 Oahu high schools - Waipahu, Kapolei, Campbell, Pearl City, and Kalani - **have trained and achieved certification as volunteer tax return preparers.** This initiative focuses on accomplishing the following:

(1) Providing these students with valuable tax knowledge that will help them to avoid costly financial mistakes in the future when they enter the workforce. Simply by participating in the training for this Program, students learn basic tax laws that will help them to avoid balance due returns in the future and also learn about valuable credits and deductions that can reduce their tax liability and/or increase the amount of their refunds - e.g., education credits, student loan interest deduction, and the Earned Income Tax Credit (EITC).

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(2) Helping these students to realize the economic situation of many Hawaii residents and, as a result, instill in them a desire to continue participating in volunteer activities to give back to their communities. In this regard, there are numerous studies which show that students who participate in community service are more likely to graduate from college than those who do not and are more likely to have improved scores in Reading, Math, Science, and History.

3. The public purpose and need

(a) Free Tax Preparation (Direct Positive Impact on the Individual and on the Local Economy)

Tax return preparation fees vary but based on a sample price list of one major commercial tax preparer that was shared by the Tax Opportunity Network, the charges for basic tax preparation forms are as follows (2018):

▪ Form 1040	\$150
▪ Sch EIC (To claim EITC benefits)	\$ 45
▪ Form 8812 (Child Tax Credit)	\$ 30
▪ Sch A (If person itemizes)	\$ 50
▪ State Return	\$100

The National Society of Accountants' 2018-2019 survey of its own members revealed that the average tax preparation fee for a Form 1040 with Schedule A and a state tax return in the Pacific region (AK, CA, HI, OR, WA) was \$339 with extra fees assessed for preparing additional commonly used Forms – Schedule EIC to claim the Earned Income Tax credit and Form 1095-A for healthcare.

Therefore, the Hawaii VITA Program's estimate that its free tax preparation service saves the average low-to-moderate income (LMI) taxpayer at least \$250 is a modest one. Based on that estimate, **our Program has thus far saved 52,251 Hawaii residents over \$10.8 Million in tax preparation fees.**

Free tax preparation also helps people claim valuable tax credits to which they are entitled without reduction of benefits due to tax preparation fees. One of the

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most important tax credits is the earned income tax credit (EITC). According to the IRS, in 2018 (for Tax Year 2017), 100,500 Hawaii taxpayers claimed the EITC. The average amount of EITC received by each claimant was \$2,143.20. This resulted in **\$215.499 Million of NEW federal funds being infused into the local economy.**

<u>STATE:</u>	<u># of Claimants</u>	<u>Aggregate</u>	<u>Avg EITC</u>
HI	100,500	\$215,499 M	\$2,143.20

Source: IRS Statistics for Tax Year 2017 Tax Returns with EITC

However, also according to the IRS and the Government Accountability Office (GAO), between 15% and 25% of households who are entitled to the EITC fail to claim it.

Therefore, in Hawaii, approximately \$32.3 Million to \$53.87 Million of federal EITC funds were not claimed in 2018. In addition, every year, taxpayers across the United States fail to claim billions of dollars in tax refunds. A March 9, 2018 article in *Forbes* announced that the **“IRS Has More Than \$1.1 Billion In Unclaimed Tax Refunds”**.

The two main reasons for the failure to claim these funds are cost of tax preparation and lack of awareness. For example, the following types of taxpayers often fail to claim these funds:

- Those who earn less than the IRS' income threshold which requires the filing of a tax return. These taxpayers often do not bother to file because they are not required to do so, but they should since they would receive a refund of all of their withholding taxes.
- Those who may not have qualified for tax credits such as the EITC in a previous year are unaware that they have become eligible because the EITC income limit increases every year or they have reached the required age.

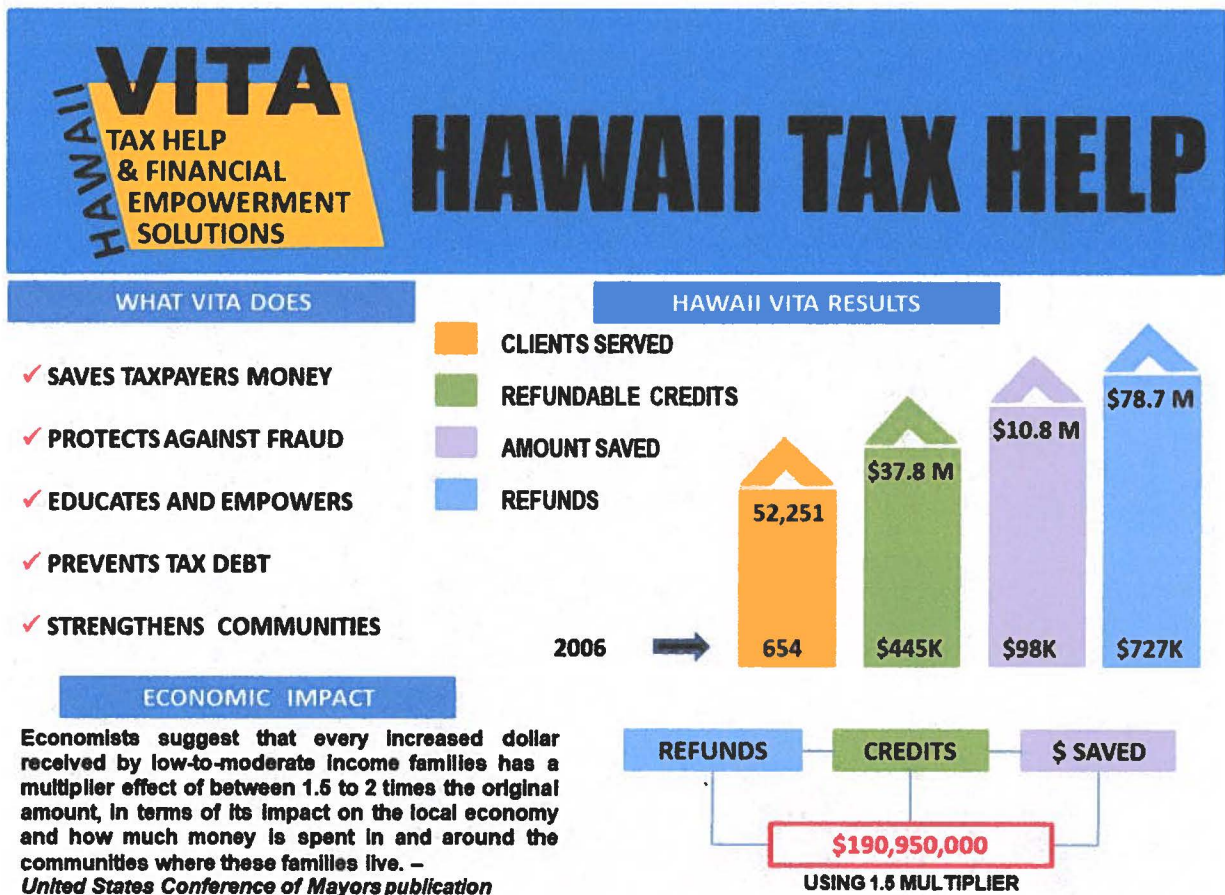
The failure to claim tax refunds and credits is detrimental not only to the taxpayer but to the State. Most taxpayers who are low-to-moderate income use a substantial portion of their refunds to purchase needed goods and services. This benefits local businesses which results in benefits to the State through an increase in general excise and income taxes and a reduction or at least a stabilization of the burden on welfare. This Multiplier Effect was discussed in a report published by the U. S. Conference of Mayors (Dollar Wise Best Practices 2nd Ed).

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"Every increased dollar received by low- and moderate-income families has a multiplier effect of between 1.5 to 2 times the original amount, in terms of its impact on the local economy."

Using the multiplier of 1.5, the Hawaii VITA Program has thus far had an economic impact on the local economy of \$190,950,000. That positive economic impact on local communities will continue to increase as the Program expands its services.

The need for the services provided by this Program is evidenced by the Program's growth. Below is a graphic posted on our website which shows the Program's growth, and therefore the demand and need, for its services, and the impact of savings, tax credits, and refunds on the local economy:



(b) Education relating to tax-related debt prevention.

The need for education relating to tax-related debt prevention is clear from the following facts:

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- An enormous amount of Balance Due Returns occurs every year. As previously noted, in 2018, after filing their returns for Tax Year 2017, 47,880 Hawaii residents earning less than \$50,000 owed more than \$60.8 Million to the IRS after filing their tax returns ("Balance Due Returns").
- Approximately 90% of that debt could have been avoided if taxpayers understood very basic tax law.
- An unexpected tax-related debt can wipe out savings, render personal budget plans useless, and generally negate any positive effects of financial literacy programs and asset building efforts.
- Current financial literacy programs do not incorporate basic tax law into their curriculum. Similarly, programs that assist individuals in establishing small businesses provide very little education regarding the tax responsibilities of small business owners.

Once a tax-related debt is incurred, ordinary individuals are ill-equipped to deal with the taxing authorities, particularly the IRS, and as a result, their tax-related debts continue to increase. By the time that many of these individuals obtain help, they owe considerably more than their original debt. Therefore, although there are organizations that will assist certain qualified taxpayers to resolve IRS debts, we strongly feel that the more effective approach to this problem is debt prevention through education, rather than debt resolution. The foregoing statistics pertain only to IRS-related debt. However, many individuals who have an IRS debt also owe taxes to the State.

In addition, fraud and scams abound during tax time. In 2018, the IRS noted a 60% increase in fake email schemes that seek to steal money or tax data. Scammers are also seeking to obtain Medicare information from seniors. According to an [Allianz survey](#), the elder financial abuse victims average loss in 2018 was \$36,000. The FBI also shared information on a scam which targets people looking to buy cars and other vehicles online. The FBI has received 26,967 complaints with losses totaling \$54,032,396 since tracking this issue from May 2014 through December 2017

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(c) **"Learn Early. Live Smarter." initiative** The "Learn Early. Live Smarter." initiative is an important part of our debt prevention education goals. This initiative recruits high school students and trains them to become certified volunteer tax return preparers. Student participation accomplishes 4 important things:

(1) provides a valuable service to the community,

(2) provides students with the benefits that are associated with volunteerism,

(3) teaches students how to prepare their own tax returns which will save them money in the future, and

(4) teaches students basic tax laws that will enable them to make better financial choices in the future, making it less likely that they will become one of the many thousands of taxpayers who are faced with a tax-related debt.

The "Learn Early. Live Smarter." initiative currently has 5 participating high schools on Oahu - Waipahu, Pearl City, Campbell, Kapolei, and Kalani. As of last tax season (2019), 282 high school students have trained and obtained certification as volunteer tax return preparers and volunteered at various tax sites where they prepared returns under supervision. Because of the many benefits that result from participation in this initiative, we believe that it is imperative to expand the program to other high schools and colleges throughout the State.

4. Target population to be served

(a) **Free Tax Preparation**: The Hawaii VITA Program operates under the Internal Revenue Service's VITA Program which is intended to provide free tax preparation services to **low-to-moderate income individuals**. In fact, our Program also provides services to those with **no income** who file returns in order to claim State tax credits such as the Food and Excise Tax Credit and the Low Income Renters' Credit. For those with taxable income, the income limit for VITA service has generally been tied to the maximum income level for those claiming the Earned Income Tax Credit (EITC). For Tax Year 2019, the EITC income limit is \$55,952 (applicable to a married couple with 3 or more children). However, since Hawaii has a higher cost of living than most States, the Hawaii VITA Program is offering its services to Hawaii residents earning up to \$66,000. For those earning above that limit, this Program also offers a self-preparation

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tool - MyFreeTaxes - which allows individuals to file BOTH their federal and state tax returns for free. MyFreeTaxes is supported by United Way Worldwide and H&R Block.

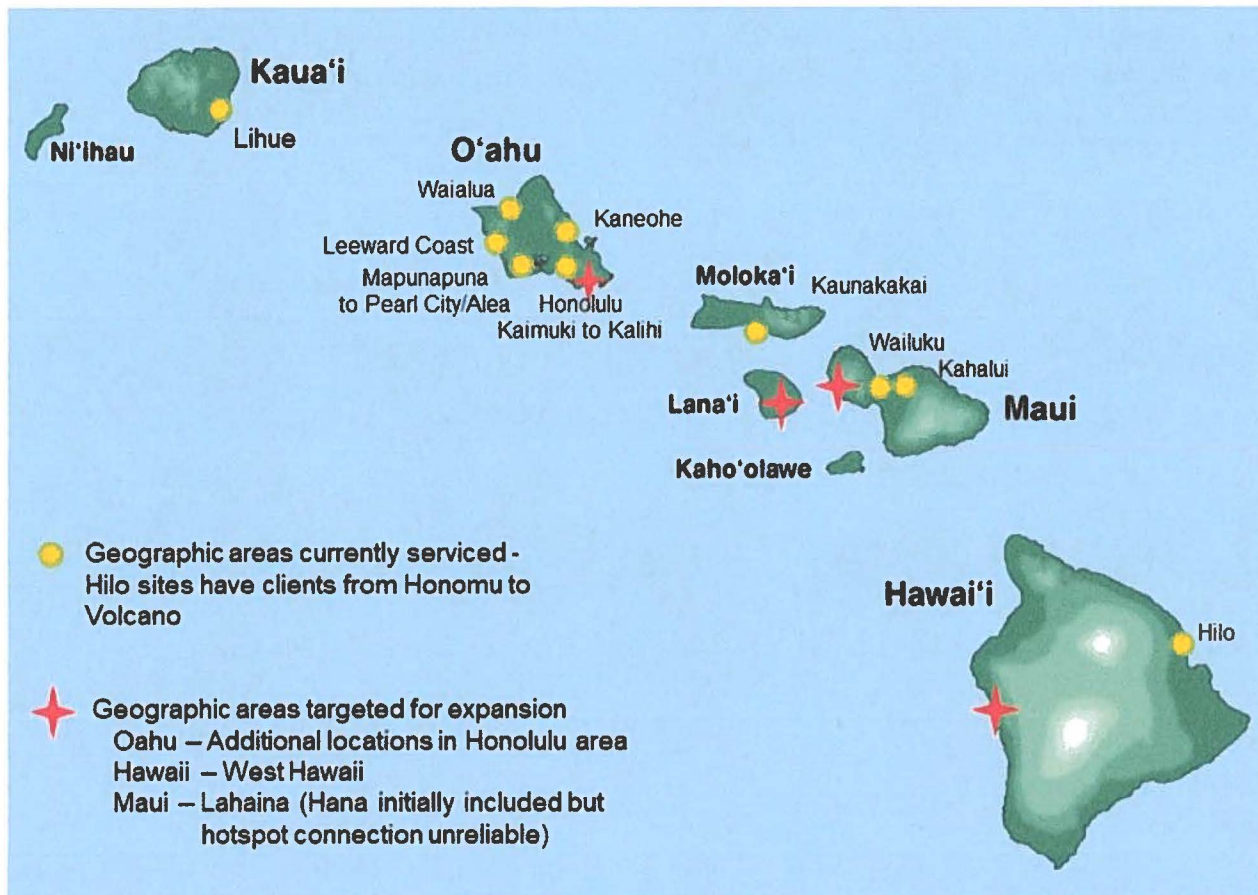
(b) Education Relating To Prevention Of Tax-Related Debt. The target population would be the general public, but particularly those who are considered **low-to-moderate income or who have special tax circumstances such as the self-employed and the disabled.** Community workshops will be held which will focus on basic tax law and changes in the tax law that would be relevant for those in the target audience, issues that arise most often for those who are low-to-moderate income, warnings of scams and fraudulent offers that often arise during tax season and target the poor and elderly, and resources and procedures relating to resolution of existing tax debt. The general public will also have free access to the information that we intend to distribute through our partners as well as publish online at our website at www.hawaiitaxhelp.org and disseminate via other internet-based and social media venues such as Facebook, Twitter, and Instagram.

(c) "Learn Early. Live Smarter" The target population would be high school juniors and seniors. Since the high schools that are currently participating are located outside of the town area of Oahu where demand for services is high, we intend to target at least one high school in the area between Kaimuki and Kalihi as well as one high school on the neighbor islands, starting with schools located in areas where we already operate free tax preparation sites which will provide locations where students can volunteer. Other than Oahu, the island that consistently has the greatest demand for our services is Hawaii Island.

5. Geographic coverage

(a) Free Tax Assistance Program. This Program already operates Statewide with sites and clinics on all islands except, for the time being, Lanai. The demand for services on all islands, particularly Oahu and Hawaii Island, is high and additional sites are needed. However, additional funds are required to enable us to expand our services to meet the demand and need, particularly in the rural and/or remote areas of the State. The map below shows where we would like to expand if grant funds are provided:

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(b) Education Relating To Tax-Related Debt Prevention.

The geographic coverage for tax-related debt prevention efforts will also be Statewide. The train-the-trainer sessions will initially be held on Oahu before additional sessions on the neighbor islands are offered. However, informational material will be distributed through our partners who are located throughout the State of Hawaii and the general public will be able to access the information that will appear on our website - www.hawaiitaxhelp.org - and on any other internet and social media venues that we establish. At the present time, we have established accounts with Twitter, Facebook, and Instagram.

(c) "Learn Early. Live Smarter"

The geographic coverage is also intended to be Statewide eventually. However, for the purposes of this grant, we intend to target Oahu High Schools in the town area of Oahu between Kaimuki and Kalihi since the high schools currently

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participating are all located in Central Oahu with the exception of Kalani High School. We also intend to recruit one high school on Hawaii Island since the demand for services there is high. How quickly we can expand this initiative will depend on the responsiveness and cooperation of educators and the target schools and on the availability of funds. As of the date of this grant, McKinley High School has expressed an interest in participating.

III. Service Summary and Outcomes

1. Scope of work, tasks, responsibilities

(a) The Free Tax Assistance Program:

The Applicant serves as the primary coordinator of all tax return preparation sites of the Hawaii VITA Program, most of which are operated by other non-profits and organizations that are partners of Program. The Applicant continually seeks new community partners and volunteers through:

- Organizations such as the Hawaii Credit Union League which has resulted in the participation of several credit unions - Hawaii FCU, HawaiiUSA FCU, Waialua FCU, Hickam FCU, Valley Isle Community FCU, Maui FCU, Maui County FCU, and most recently Gather FCU on Kauai.
- Other non-profits and governmental agencies that provide services to low income Hawaii residents, such as Alu Like, Inc. which operates 7 VITA sites during the season, including our only site on the island of Molokai, and the Hawaii County Office of the Mayor which provides a location for tax preparation in Hilo and assists with outreach.
- Educational institutions such as Leeward Community College which provides training to volunteers and now operates one of the largest single sites in the Hawaii VITA Program and Chaminade Community College which also offers training for volunteers, some of whom are recruited from its student body, and a location for a VITA site.

As the primary coordinator for all sites, the Applicant:

- a. Arranges for and coordinates the training of site coordinators and volunteers.

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b. Recruits new volunteers through a marketing campaign that utilizes (depending on available funds) print and internet ads and public service announcements on radio and television and coordinates the placement of these volunteers.

c. Acts as a liaison between the organizations participating in the Hawaii VITA Program and IRS representatives with respect to assuring that all required paperwork is completed and timely submitted and that the organizations' sites and volunteers are approved to process returns

d. Arranges for participating sites to receive whatever equipment and supplies they need to facilitate their preparation and electronic filing of tax returns.

e. Provides cell phone and temporary cell phone service to sites that need a dedicated line to accept calls from individuals seeking free tax assistance and secures the services of appointment schedulers for sites upon their request.

f. Advertises all sites through a marketing campaign which includes (depending on available funds) print ads, social media posts, radio ads, and distribution of flyers through other non-profits and certain governmental agencies such as the Honolulu County Housing Department and the Hawaii County Housing Department.

h. Provides mentors for new site coordinators and volunteers to make their participation easier and more enjoyable.

i. Compiles all tax-related and survey data collected from the individual sites and prepares all necessary reports for the IRS, other funders, and any interested party at the conclusion of the tax season.

The Applicant's ability to provide all of the foregoing services makes participating in the Hawaii VITA Program more attractive to organizations who realize the value of the service but find it overwhelming to deal with all aspects of recruiting, advertising, training, and dealing with the IRS. This support system is the primary reason that Applicant has been able to expand the Hawaii VITA Program from 4 sites and 32 volunteers in 2006 to 52 sites and clinics staffed by 200 volunteers during Tax Season 2019. However, budget limitations have prevented more rapid expansion, especially on the neighbor islands since that requires additional air travel and additional trainers.

(b) Education Relating Prevention of Tax Debt.

The scope of the work will require:

Applicant: Hawaii Tax Help and Financial Empowerment Solutions aka Hawaii VITA

- Recruiting trainers and speakers who are willing and able to give presentations to community groups and organizations and providing them with the appropriate training
- Developing additional content for and improving Applicant's existing website to facilitate ease of use.
- Hiring subcontractors to update and maintain Applicant's existing social media sites, establish new social media accounts, and launch a campaign on social media to develop a social media presence for Applicant
- Designing and publishing certain printed materials for distribution to Hawaii VITA clients and clients of selected organizations that provide services to low-to-moderate income Hawaii residents.
- Arranging for community workshops to be held on Oahu and certain neighbor islands – securing locations, coordinating speakers, advertising

(c) "Learn Early. Live Smarter." initiative

The scope of the work will require presentations to educators from various schools to provide them with information about the Hawaii VITA Program, how they and their students can get involved, and how students will benefit from that involvement. If an educator agrees to get involved, the Applicant would provide:

- Training for the educator
- All necessary training materials free of charge
- Assistance in presenting the materials to the students
- Guidance in helping students get certified
- Sites where students could participate under supervision
- Feedback from site coordinators regarding student performance

2. Projected annual timeline for accomplishing the results or outcomes.

July through August.

- Follow up meetings with potential new partners who have expressed an interest in sponsoring a VITA free tax preparation site and with educators who have

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expressed an interest in having their students participate in the Hawaii VITA Program.

- Confirm return of partners who participated in the Hawaii VITA Program during the previous tax season
- Recruit additional speakers and trainers to conduct community workshops and to train potential VITA partners and volunteers.
- Conduct presentations to community groups and organizations regarding VITA and tax education subject matter.
- Develop additional and updated content for Applicant's existing website.
- Hire and work with subcontractor to update Applicant's existing social media sites and establish new social media accounts for the purpose of creating a strong social media presence for Applicant and awareness of Applicant's services.
- Designing and publishing certain printed materials for distribution to Hawaii VITA clients and clients of selected organizations that provide services to low-to-moderate income Hawaii residents regarding basic tax concepts and important resources

September through October

- Prepare and submit necessary paperwork to the IRS establishing new tax sites and re-establishing tax sites from the previous tax season
- Recruit new VITA volunteers through a marketing campaign that utilizes (depending on available funds) print and internet ads, social media posts, distribution of flyers to various organizations and agencies, and public service announcements on radio and television
- Continue working with educators who will be training high school students-assist them in planning training schedule. **Training cannot commence until training materials with current tax law are received from the IRS.**
- Continue presentations to community groups.

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Late October through December.

- Establish schedule for live training sessions for VITA volunteers at Leeward Community College and Chaminade University
- Conduct training sessions for site coordinators.
- Recruit mentors for new site coordinators and volunteers to make their participation easier and more enjoyable.
- Continue working with educators who will commence training their students in January.
- Continue updating of content on website and social media as new tax information from the IRS becomes available.

January.

- Live training sessions are held for regular and student volunteers.
- Advertise all sites and VITA services through a marketing campaign which includes (depending on available funds) print ads, social media posts, radio ads, and distribution of flyers through agencies such as the Honolulu County Housing Department, the Hawaii County Housing Department, and the Department of Human Services.
- Some sites begin opening during late January.
- **Kick-off event at Hawaii State Capitol** (usually first Saturday in February or last Saturday in January) where experienced site coordinators and volunteers from various sites come together to provide tax preparation services.
- Coordinate volunteer placement as volunteers begin obtaining their certification.
- Arrange for travel of selected volunteers and site coordinators to neighbor islands to oversee site operations and prepare returns

February through April.

- Placement of student volunteers
- Sites begin operating according to their own schedules.
- Process returns and resolve all rejected returns
- Collect surveys with demographic information

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- Collect feedback from sites where student volunteers worked
- Collect volunteer lists from all sites to calculate total number of participating volunteers

April through June.

- Compile demographic information from surveys
- Obtain feedback from students regarding their experience as tax return preparers
- Generate reports from TaxSlayer tax preparation software regarding site production, including amount of returns processed, refunds obtained, tax credits received, and other relevant information
- Prepare report on Tax Season 2020 for VITA Grant Office
- Prepare all other required reports and distribute to partners and other interested organizations
- Update website and social media accounts.
- Continue preparing late returns for Hawaii residents at selected sites

3. Quality assurance and evaluation plans.

(a) **Free tax preparation:** Quality assurance and monitoring of results is required under the rules of the IRS' VITA Program.

- All VITA sites are required to be registered with the IRS and receive unique Identification numbers for electronic filing (EFIN) and for their sites (SIDN). These identification numbers enable the Applicant to determine the overall production of each site and extract reports that indicate total number of completed returns, rejected returns, total refunds, and types and amounts of tax credits claimed by taxpayers.
- Each VITA site is also required to have a site coordinator who is responsible for assuring that each return prepared is quality reviewed by another volunteer with Advanced Certification to insure accurate preparation, that all tax returns are properly submitted to the IRS, all rejected returns are properly handled, and that the site adheres to VITA procedural and privacy rules.

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- All Volunteers, whether or not preparing returns, are required to pass a Volunteer Standards of Conduct Exam (ethics). Volunteer tax return preparers, including all high school students, are required to train and pass an online certification exam. Each volunteer must print out their Volunteer Agreement showing the level of their certification and submit the same to the Site Coordinator where they will be volunteering. Volunteers cannot get access to the tax preparation software until they present their Volunteer Agreements to the Site Coordinator. The Site Coordinators must submit a list of all volunteers working at their sites to the IRS and to the Applicant. The total volunteer count is determined from these forms. Volunteers are also required to sign in and out when working at a site. These sign-in sheets are used to calculate volunteer hours spent on the Program.

(b) Education Related to Prevention of Tax Debt

- **Speakers and Trainers for Workshops** All speakers and trainers who give presentations to community groups and organizations will be experienced VITA trainers, VITA site coordinators familiar with the Hawaii VITA Program and tax law, or accounting instructors. Attendance will be tracked through sign in sheets and attendees will be asked to submit feedback that will help to improve future presentations.
- **Website and printed materials** Content for Applicant's website, social media accounts, and for printed materials will be developed by the President of Applicant and experienced VITA trainers, including two who are professors of accounting. Distribution of printed materials will be tracked by the organizations receiving the same for their low-to-moderate income clients. The Applicant's website and social media platforms are able to track visitors to the site and visitors are able to contact the Applicant with questions or comments.
- **"Learn Early. Live Smarter."** Educators trained by a VITA trainer who is an accounting professor will train their students and collect from their students feedback regarding their experience volunteering for VITA.
- **Social media presence and awareness campaign**. If awarded grant funds, Applicant intends to hire a subcontractor who has expertise in various social media

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platforms and can develop and execute a plan that will result in a strong presence of Applicant on social media platforms. Activity on social media sites are tracked by the sites.

4. Measure(s) of effectiveness to be reported.

(a) Free Tax Assistance Program: We are able to report all of the following data:

- Number of sites and clinics
- Number of volunteers who participated
- Number of volunteer hours
- Number of federal returns filed
- Number of state returns filed
- Total refunds obtained for clients
- Total refundable tax credits (EITC and Additional Child Tax Credit) received
- Number of clients filing balance due returns.
- Total amount of balance due to the IRS (the IRS' software may not extract this same information for the State; it might be possible to do it manually)
- Amount saved for clients through use of free tax preparation services
- Average AGI of clients

All of the above data will be obtained from reports generated by the TaxSlayer software that the IRS requires VITA sites to use. However, due to IRS' privacy regulations, no personal data of taxpayers can be shared with anyone.

The Applicant also creates and provides a survey intended to collect demographic data from all VITA clients, the results of which are manually compiled. That survey, which is voluntary, has in the past collected the following type of data:

Ethnicity

Marital Status

No. of children

Gender

Age

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Housing situation

Sources of income (work, unemployment, self-employment, social security, etc.)

Credit card situation

Whether they have ever used a payday lender or pawn shop

Whether client or member of family is disabled

Whether client has a bank account

Whether client expects a refund

Whether client will direct deposit their refund

What client intends to do with the refund

(b) Education for tax-related debt prevention We are able to report all of the following data:

- Name of initial participating organizations
- Name and curriculum of financial literacy program used by those organizations.
- Number of individuals who are enrolled in the programs
- Number of individuals who received the new curriculum regarding basic tax law
- Number of trainers who attend train-the-trainer sessions
- Results of comprehension tests which we will propose be administered.

For social media and website:

- Number of unique visitors to each social media site
- Number of people who "click thru" to Applicant's website from other platforms
- Number of people who request information and why
- Number of re-tweets on Twitter
- Number of Facebook hits, followers, and "likes"

(c) "Learn Early. Live Smarter." We are able to report all of the following data:

- Name of participating schools
- Number of students who complete the required training

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- Number of students who pass the required exam to become volunteer tax return preparers
- Level of certification of each student
- Number of students who actually prepared returns at a free tax assistance site.
- Student feedback

IV. Financial

1. **Budget: Attached**
2. **Anticipated quarterly funding requests for the fiscal year 2020.**

Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Grant
\$20,000	\$20,000	\$15,000	\$20,000	\$75,000

3. **Sources of funding being sought for FY 2020**

As of this date, no other sources of funding sought for Fiscal Year 2020. We intend to apply for another VITA Grant but that application is due in May and the IRS determines the amount of the grant based on amount of federal funds available with the more populous States receiving the largest amounts.

4. **State and federal tax credits granted within prior 3 years:**

None

5. **Listing of all government contracts and grants received in last 3 years and will be receiving in fiscal year 2020 for program funding**

FY 2017 to 2018 - \$52,300 VITA

FY 2018 to 2019 - \$49,941 VITA

FY 2019 to 2020 - \$90,000 State GIA and \$54,935 VITA grant (Expected amount but not guaranteed and not yet released)

FY 2020 to 2021 - None as of this date

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6. Balance of unrestricted current assets as of December 31, 2019.

\$11,321.06

V. EXPERIENCE AND CAPABILITY

1. Necessary Skills and Experience.

The President and CEO of Applicant has been in charge of the Hawaii VITA Program and has provided leadership and oversight of the Program since it began in 2006 at Aloha United Way. She is an attorney with an undergraduate degree in business and extensive experience in business management and operations, which has enabled her to develop successful marketing and expansion plans while working within a budget.

The President also obtains certification every year as a tax return preparer (Advanced Level) and as a Site Coordinator and works in the "field" with the volunteers. This has allowed her to understand the problems encountered by the volunteers in connection with tax preparation and to address and resolve them quickly. The President is also a trainer and this year has conducted trainings at HawaiiUSA Federal Credit Union, Chaminade University, Hawaii State Capitol for the self-employed, and Comprehensive Services for the deaf . By working in the "field" and training volunteers, the President has been able to develop a good relationship with volunteer preparers and site coordinators. The President believes this to be the primary reason that the return rate for volunteers has been consistently high and the volunteer pool has been growing.

Related contracts or projects for the last 3 years:

1. The Hawaii VITA Program was the recipient of the first VITA grant offered by the IRS in 2009 and has been awarded a VITA grant every year since then.

2. The "Learn Early. Live Smarter" initiative began in 2012 with one participating high school - Waipahu High. As of last tax season, 5 high schools were participating - Waipahu, Kapolei, Campbell, Pearl City, and Kalani. Thus far, 282 high school students have achieved certification as Volunteer Tax Return Preparers. The President works directly with the primary trainer who originally taught at Waipahu High School and now teaches at Leeward Community College, and who is himself a certified volunteer. The President also supervises the student volunteers from Kalani High School when they work at the HawaiiUSA Federal Credit Union site. The primary trainer has

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already agreed to work with the President to expand the "Learn Early. Live Smarter." initiative to other schools in the State.

3. Conducted workshops and expanded services for the deaf and deaf-blind through Comprehensive Service Center, for residents at the Salvation Army rehabilitation center, and for seniors at Lanakila Multi-Purpose Center. This year, we are adding Lanakila Pacific which helps individuals with cognitive, physical, social or age-related challenges.

2. Facilities

All facilities used in connection with the free tax preparation program have thus far been provided by the Program's partners and, since the Program operates under the IRS' VITA Program, all facilities are required to meet ADA requirements for access to the disabled. The training of volunteers has been held at two campuses - Leeward Community College and Chaminade - and at the offices of participating partners. On Hawaii Island, tax preparation site facilities are provided by Hawaii County. The training of high school students have taken place on school grounds. The additional facilities that will be needed for which may be expenses incurred would be rooms for the larger community workshops relating to taxes, tax-related debt prevention, fraud and scams.

VI. PERSONNEL: Project Organization and Staffing

1. Proposed Staffing, Staff Qualifications, Supervision and Training.

The Hawaii VITA Program is unique in that it is primarily volunteer driven. Volunteers provide the tax preparation services to the clients. The two trainers of tax preparation volunteers have, thus far, donated their time since they were volunteers with the IRS' VITA program prior to the creation of this Program and still continue to volunteer. Many partnering organizations have been willing to permit the use of their equipment and provided site coordinators from among their own employees. The President/CEO has been the only full-time paid position and has been overseeing all VITA operations. The President's qualifications are discussed in Paragraph V.A. above.

However, to achieve the Applicant's goals of expanding free tax assistance services to the more remote and rural areas of the State and to provide education to

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Hawaii residents, including students participating in the "Learn Early. Live Smarter." initiative, that will help them to avoid tax-related debt, additional staff or the hiring of subcontractors is required.

Neighbor Island Coordinators: Subcontracted position - Neighbor Island Coordinators will be experienced VITA volunteers who have already coordinated a VITA site. The purpose of these coordinators would be to identify the geographical areas in their own counties that would benefit the most from VITA services, contact potential partners located within their own county who would be willing to sponsor a VITA site and/or assist with recruitment of volunteers, coordinate volunteer recruitment and arrange for training of those volunteers. Neighbor Island Coordinators would report directly to the President of Applicant.

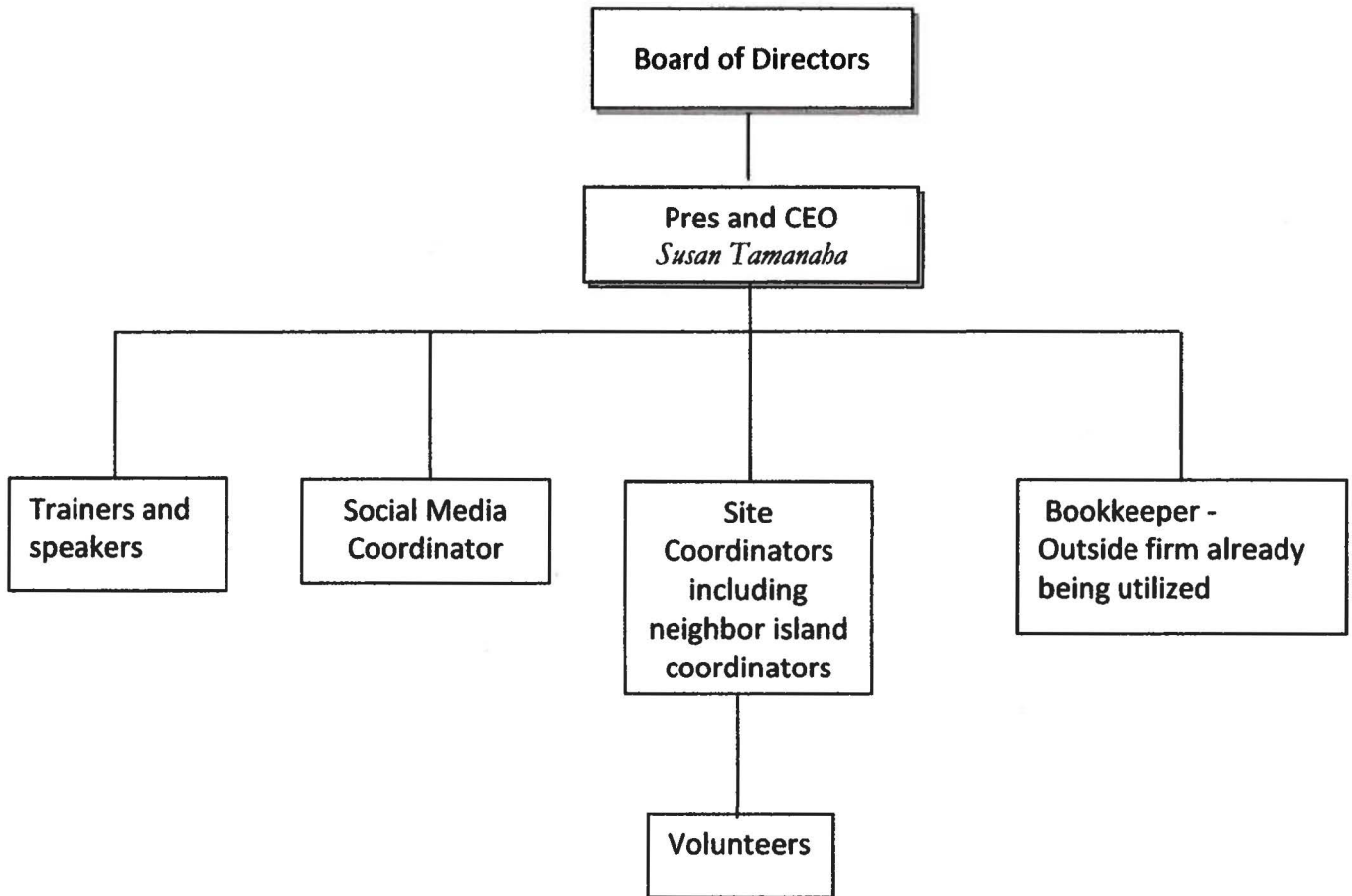
Speakers/Presenters: Stipend - These individuals will be experienced VITA volunteers who are familiar with the Hawaii VITA Program, its goals and objectives, and the basic tax concepts that low-to-moderate income individuals should be aware of in order to avoid financial mistakes that could result in tax debt. Their presentations would be coordinated with the President and/or participating partner organizations.

Social Media Coordinator - Subcontracted position - This person would be an experienced VITA volunteer who is proficient in navigating various social media venues and has the ability to and experience in launching social media campaigns. This person would work directly with the President of Applicant and with the Speakers and Presenters to do outreach for upcoming workshops and speaking events.

Trainers: Stipend - Trainers participating in VITA and the "Learn Early. Live Smarter." initiative will be experienced VITA volunteers who have previously conducted training sessions. Training schedules and content of training will be decided by agreement between the President and the trainers.

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2. Organization Chart



3. Compensation (Annual salaries of three highest paid officers)

President and CEO : \$54,285

No other paid officers, directors, or employees of Applicant

VII. OTHER

1. Litigation

There is no pending litigation to which Applicant is a party.

2. Licensure or Accreditation of Applicant

Applicant's Hawaii VITA Program was selected for the first VITA grant offered by the IRS in 2009 and has received that competitive grant every year since then.

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3. Private Educational Institutions

This grant will not be used to benefit or support a sectarian or non-sectarian private educational institution.

4. Future Sustainability Plan

As previously noted, the Hawaii VITA Program has received an IRS VITA every year since 2009. Inasmuch as the Hawaii VITA Program is the largest free tax assistance effort in the State and it has been able to consistently deliver the outcomes set by IRS, we believe that Applicant will continue to be a recipient of the VITA Grant as long as funding is made available by Congress. The VITA grant, however, provides only \$15 Million for the ENTIRE nation and more populous States receive a larger share of the funds. Therefore, the amount of the VITA Grant is not expected to substantially increase unless and until the nationwide VITA program receives additional funding.

Since the counties directly benefit from the Program, it is hoped that they will provide some funding to facilitate the expansion of services on their respective islands. It is also hoped that the State, which also benefits from this Program, will provide grant funds.


Further, since the Applicant received its 501(C)(3) tax exempt status in May of 2018, it can now apply and it intends to apply for other grants that may be available, including grants from corporations.

Direct fundraising, however, is problematic with VITA because (1) we are prohibited from asking for fees or donations from our clients in connection with the preparation of their returns and most are low income (2) we hesitate to request donations from volunteers who are already donating a huge amount of their time to train and participate in the VITA program and (3) the general public has yet to fully grasp the importance and impact of this Program.

BUDGET REQUEST BY SOURCE OF FUNDS

Period: July 1, 2020 to June 30, 2021

Applicant: Hawaii Tax Help and Financial Empowerment Solutions

BUDGET CATEGORIES	Total State Funds Requested (a)	Total Federal Funds Requested (b)	Total County Funds Requested (c)	Total Private/Other Funds Requested (d)
A. PERSONNEL COST				
1. Salaries	38,000			
2. Payroll Taxes & Assessments	2,907			
3. Fringe Benefits	3,870			
TOTAL PERSONNEL COST	44,777			
B. OTHER CURRENT EXPENSES				
1. Airfare, Inter-Island	6,000			
2. Insurance	250			
3. Lease/Rental of Equipment				
4. Lease/Rental of Space	3,000			
5. Staff Training				
6. Supplies	873			
7. Telecommunication				
8. Utilities				
9. Subsistence/Per Diem	2,000			
10 Program Activities	6,100			
11 Contractual Services	8,000			
12 Mileage/Parking/Ground Transportation	500			
13 Postage/Mailing	500			
14				
15				
16				
17				
18				
19				
20				
TOTAL OTHER CURRENT EXPENSES	27,223			
C. EQUIPMENT PURCHASES	3,000			
D. MOTOR VEHICLE PURCHASES				
E. CAPITAL				
TOTAL (A+B+C+D+E)	75,000			
SOURCES OF FUNDING		Budget Prepared By:		
(a) Total State Funds Requested	75,000	SUSAN TAMANAHA (808)381-0881 <small>Name (Please type or print) Phone</small>		
(b) Total Federal Funds Requested		 <small>Signature of Authorized Official Date</small>		
(c) Total County Funds Requested		1/16/2020 <small>Date</small>		
(d) Total Private/Other Funds Requested				
TOTAL BUDGET	75,000	SUSAN TAMANAHA - PRES/CEO <small>Name and Title (Please type or print)</small>		

BUDGET JUSTIFICATION - EQUIPMENT AND MOTOR VEHICLES

Period: July 1, 2020 to June 30, 2021

Applicant: Hawaii Tax Help and Financial Empowerment Solutions

DESCRIPTION EQUIPMENT	NO. OF ITEMS	COST PER ITEM	TOTAL COST	TOTAL BUDGETED
			\$ -	
Laptops	5	\$600.00	\$ 3,000.00	3000
			\$ -	
			\$ -	
			\$ -	
TOTAL:	5		\$ 3,000.00	3,000

JUSTIFICATION/COMMENTS:

To replace some of the laptops used for training volunteers that were obtained in 2011

DESCRIPTION OF MOTOR VEHICLE	NO. OF VEHICLES	COST PER VEHICLE	TOTAL COST	TOTAL BUDGETED
			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
TOTAL:				

JUSTIFICATION/COMMENTS:

BUDGET JUSTIFICATION - CAPITAL PROJECT DETAILS

Period: July 1, 2020 to June 30, 2021

Applicant: Hawaii Tax Help and Financial Empowerment Solutions

FUNDING AMOUNT REQUESTED						
TOTAL PROJECT COST	ALL SOURCES OF FUNDS RECEIVED IN PRIOR YEARS		STATE FUNDS REQUESTED	OF FUNDS REQUESTED	FUNDING REQUIRED IN SUCCEEDING YEARS	
	FY: 2018-2019	FY: 2019-2020	FY:2020-2021	FY:2020-2021	FY:2021-2022	FY:2022-2023
PLANS						
LAND ACQUISITION						
DESIGN						
CONSTRUCTION						
EQUIPMENT						
TOTAL:						
JUSTIFICATION/COMMENTS: NOT APPLICABLE						

GOVERNMENT CONTRACTS, GRANTS, AND / OR GRANTS IN AID

Applicant: Hawaii Tax Help and Financial Empowerment Solutions

Contracts Total: 118,183

	CONTRACT DESCRIPTION	EFFECTIVE DATES	AGENCY	GOVERNMENT ENTITY (U.S. / State / Haw / Hon / Kau / Mau)	CONTRACT VALUE
1					
2	Grant-In-Aid (remaining amount)	7/1/2019-6/30/2020	Tax Department	State-Honolulu	63,248
3					
4	IRS VITA Grant - amount not yet released	8/1/2019-7/31/2020	Internal Revenue Service	US	54,935
5					
6					
7	BOTH OF ABOVE GRANTS EXPIRE 2020 - NO FUNDS EXPECTED AS OF THIS DATE FOR FISCAL YEAR 2020 - 2021				
8					
9					
10					
11					
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