



United Way  
of Greater Philadelphia  
and Southern New Jersey

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**PROVIDING FOR  
A BETTER LIFE**

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# YOUR IMPACT



*In This Issue*

**DONNA'S  
STORY**

# PROVIDING FOR A BETTER LIFE

## **What could an extra \$2,300 mean to people in our community?**

It could mean that a family without stable housing can pay a security deposit on an apartment to escape life on the streets. It could mean that a single mom working to put food on the table can still afford to stay on track to finish her degree. It could mean that a working parent can repair the family car and stay employed. Or, it could mean that a father has the resources to help his struggling child with tutoring or counseling.

\$2,300—the average Earned Income Tax Credit amount in our region last year—could mean a better life.

And because United Way is committed to helping individuals and families become more self-reliant, that better life is within reach for tens of thousands in our region. Through initiatives

like our Volunteer Income Tax Assistance (VITA) program, which utilizes IRS-trained volunteers to provide free tax preparation services to qualifying workers, United Way helps local families begin to build a foundation for financial stability.

In this issue of our *IMPACT* newsletter, Donna, a single mother and long-time VITA client, shares how the program has helped her establish financial stability and provide a better life for her three daughters.

You play a pivotal role in making that happen. When you give to our Impact Fund, you help build a brighter future for thousands of people in our community, just like Donna. Thank you for joining us in changing lives and strengthening communities, one child, one adult and one family at a time.



President and CEO  
United Way of Greater Philadelphia and Southern New Jersey





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Pursuing and paying for a college education. Navigating unexpected home repairs. Juggling a full-time job while ensuring kids have the opportunity to thrive. Donna, a homeowner, single mother to three girls and recent college graduate, knows just how overwhelming all that can be.

# DONNA'S STORY



"As a parent, you need every penny you can get to support your family, and as a homeowner, you never know what unexpected expense is right around the corner," Donna explains. "That's why building financial stability has been so important to me—I want to be a good example for my kids and be prepared for what life throws my way."

United Way's Volunteer Income Tax Assistance (VITA) program plays a critical role in helping Donna accomplish that.

"Ever since I first walked into a VITA site six years ago, I've never thought about going anywhere else," she shares. "It's convenient, quick, and the volunteers are so knowledgeable. This year, they actually connected me to education tax credits that I didn't even know I qualified for. By using VITA, I know I'm getting my maximum refund."

The budget boost that comes from a full refund means giving her children the best life possible. "I have to look at the big picture. I have a family; that means I can't splurge. What I want more than anything is to give my kids a better life. Using VITA and getting a full refund means I can pay for three months of tuition at my children's school or make repairs to my house so they have a safe place to live."

While Donna is proud of what she's been able to provide for her kids, she uses the cash infusion from her refund for more than just major expenses like home repairs and tuition.

"Supporting children in little ways gives them a better sense of stability, and VITA helps me provide that for my girls," she continues. "I can send money to school for book fairs so they have new books that they are excited to read; I can send them to camp to make sure they are safe and learning during the summer; I send them on class trips that expose them to new ideas and opportunities. I can give them the small tools and supports they need to really thrive."

That legacy of self-sufficiency and financial stability is one that Donna hopes to pass down to her daughters.

"For me, the best part is setting a positive example for my kids and helping them understand the value of saving. Each year, I convert part of my return into savings bonds for my kids because I want them to have a head start on saving for college or a home. Their future is something I can help them start molding today."

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**"I WANT TO BE A GOOD EXAMPLE FOR MY KIDS AND BE PREPARED FOR WHAT LIFE THROWS MY WAY."**

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880

*volunteers*



37

*sites*



33,000

*returns filled*



**\$46 MILLION**

**BACK IN OUR COMMUNITIES**

“ANN\* HAD STOPPED WORKING TO CARE FOR HER SICK MOTHER AND WAS STRUGGLING TO MAKE ENDS MEET. BUT WHEN I TOLD HER WHAT SHE WAS GETTING BACK AS HER REFUND, SHE HUGGED ME AND CRIED—THAT EXPERIENCE CHANGED MY PERSPECTIVE.”

—Carolyn Barrett  
Former VITA Volunteer

Hoping to gain some hands-on experience for her accounting classes, Carolyn became a VITA volunteer during her sophomore year of college. After three years of helping individuals earn back funds to keep food on the table, pay bills and maintain financial stability, Carolyn emphasizes that giving back through VITA isn't just about learning how to do taxes: “VITA volunteers don't always realize they can change lives.”

## BUILDING FINANCIAL STABILITY

*Self-reliant, financially-stable individuals and families are the cornerstone of a thriving community, where everyone has the opportunity to succeed.*

Building the foundations for lifelong financial stability—job skills, financial literacy and asset development—empowers working adults to earn and save more, creating solid financial footing for local families.

In 2015–16, we invested \$11.9 million in our Financial Stability work through:



### VOLUNTEER INCOME TAX ASSISTANCE (VITA) PROGRAM

*Utilizes IRS-trained volunteers to provide free tax preparation services to qualifying tax payers. Last year through VITA, \$46 million was returned in refunds to eligible individuals and families.*



### LUBERT INDIVIDUAL DEVELOPMENT ACCOUNT (IDA) PROGRAM

*Helps working individuals save for a post-secondary education, a home or small business expansion through matched funds and financial literacy training. More than 600 individuals have graduated from the program, and participants have saved more than \$737,000.*



### JOB OPPORTUNITY INVESTMENT NETWORK (JOIN)

*Equips low-skilled adults with job skills training and career placement into available jobs to build the regional workforce. In 2016, nearly 250 job seekers and workers enrolled in the program.*



### IMPACT GRANTS

*Provide three-year general operating support for nonprofits delivering measurable results in our Financial Stability Impact areas. Through our investments, 16,368 adults completed debt management, credit and housing counseling.*

The more individuals and families in our region who become self-reliant and financially stable, the stronger our communities will be. We can only achieve that with your support and investment.

## THANK YOU FOR LIVING UNITED!



# HELP UNITED WAY DRIVE IMPACT

There are thousands of people across our region who are just one opportunity away from a brighter future.

Join United Way in helping more families and individuals—like Donna—become self-reliant and financially stable.



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**“PROVIDING ELIGIBLE TAXPAYERS WITH ACCESS TO FREE AND ACCURATE TAX PREPARATION AND ASSURANCE THAT THEY ARE RECEIVING ALL ELIGIBLE CREDITS TO MAXIMIZE THEIR REFUNDS MEANS MORE MONEY BACK INTO THE POCKETS OF LOCAL RESIDENTS—AND THAT MEANS MORE MONEY INVESTED IN BUSINESS AND OUR COMMUNITY.”**

**—Mary Arthur**

*President & CEO, the Campaign for Working Families, a United Way Impact Partner and Lead Partner for VITA*