BILINGUAL SERVICES FOR SMALL BUSINESSES
in Santa Cruz, Monterey and San Benito Counties

EL PAJARO COMMUNITY DEVELOPMENT CORPORATION
Offers free and low-cost services and specializes in:

- One-on-one business consulting
- Commercial and Agricultural loan packaging
- Low-cost trainings
- Business services for childcare providers
- Business plan assistance
- Information and training for start ups
- Extended business planning course
- Micro-lending

Commercial Kitchen and Plaza Vigil Retail Business Incubators

Our services are sponsored in part by:

El Pájaro Community Development Corp.
Tel. 831-722-1224
23 E. Beach Street Watsonville, CA 95076
www.elpajarocdc.org

This institution is an equal opportunity provider and employer
SERVICIOS BILINGUES PARA PEQUEÑOS NEGOCIOS
En los condados de Santa Cruz, Monterey y San Benito

EL PAJARO COMMUNITY DEVELOPMENT CORPORATION
Ofrece servicios gratis o de bajos costos y se especializa en:

- Consulta para dueños de negocios
- Asistencia para hacer un plan de negocio
- Asistencia para solicitar prestamos de negocios y agricultura
- Información y entrenamientos para impresas nuevas
- Asistencia a negocios de cuidado infantil
- Programa de educación empresarial y crédito
- Entrenamientos de bajo costo
- Micro-prestamos

Incubadoras de cocina comerciales y
La Plaza Vigil incubadora de negocios de venta por menor

Nuestros servicios son patrocinados

El Pájaro Community Development Corp.
Tel 831-722-1224
23 E. Beach Street Watsonville, CA 95076
www.elpajarocdc.org
Esta institución es un proveedor de igualdad de oportunidades
INTERESTED IN HELPING OTHERS ACHIEVE THEIR FINANCIAL DREAMS?

Partner with a low-income resident at Eden Housing and...

VOLUNTEER AS A FINANCIAL COACH

Call (510) 247-8138 to join today!

Coaching is the way of the future! Rather than simply educating or giving advice, coaches work one-on-one with our low income residents to help them improve their financial well-being, set and achieve meaningful financial goals, develop action steps, provide accountability, and serve as a resource for client questions.

CONTACT LEAH CERRI LEAH.CERRI@EDENHOUSING.ORG FOR MORE INFORMATION.

Attend a one day training to learn the financial curriculum, coaching practices and tools that can be used with clients.
THE MISSION OF EDEN HOUSING

is to build and maintain high-quality, well-managed, service-enhanced affordable housing communities that meet the needs of lower income families, seniors and persons with disabilities.

Eden Housing owns and operates 140 properties throughout the state. Last year, we had 28 matched pairs and many residents walked away with $1,000.

Properties nearby:

- Seacliff Highlands in Aptos
- University Village in Marina
- Charles-Cypress in Marina
- Nuevo Amanecer in Pajaro
- Pajaro Court in Watsonville
- Camphora Apts in Soledad

As a result of this program, 72% of our residents said they felt better prepared to manage and overcome a financial setback or emergency.

SIGN UP TO VOLUNTEER TODAY
Prosperity Platform

Everyone in our community should have a clear path to pursue economic opportunity and achieve their own goals. The Prosperity Platform is a unique collective impact approach that helps people assemble resources into a plan and navigate services they need to reach economic self-sufficiency. The model has adopted the Annie E Casey Foundation theory of change to help families Earn It, Keep It and Grow It:

- **Earn It**: Families earn a self-sufficient wage
- **Keep It**: Families reduce expense and save for emergencies
- **Grow It**: Families develop assets and save for the future.

To break the cycle of poverty, families need to be successful in their ability to earn a living wage, save and manage assets – not only to be resilient to set-backs, but pursue opportunities for themselves and their families.

Core Elements of Model

1. **A Prosperity Plan focused on Career Advancement & Financial Capability**
   Prosperity Planners help families make and achieve their own goals – such as move to a better neighborhood, purchase a reliable car, start a small business, go back to school or send their kids to school.

   To reach these goals, Prosperity Planners help people, called Members, develop a plan to be successful in many aspects of their lives. Planners work with Members in long term relationships to stay accountable to goals and navigate the complex resources it takes to move ahead.

   Members move from managing day-to-day crisis situations and short term goals, to longer term goals that help them break the cycle of poverty. Acquiring the skills to plan head are needed to move out of poverty and achieve long-term goals such as increased savings, education attainment, and career advancement.
2. **Active Referral Network**

Many programs and services are needed to help people pursue economic opportunity and transition from public assistance into the financial mainstream. The Active Referral Network is a collaboration of organizations — such as education and training providers, financial institutions, housing organizations, car dealerships, landlords, and faith based organizations — that coordinate services to help people increase income and build assets.

Partners work together to actively align and refer to each other’s services to help people access the multiple programs needed to reach their own goals. This boosts the performance of organizations because clients will be supported by complimentary services to succeed in programs.

Prosperity Planners help Members align and assemble the resources of the Active Referral Network into one plan so people know how to navigate services to reach financial stability.

3. **Economic Mobility Continuum**

The Prosperity Platform measures progress and community impact on the Economic Mobility Continuum (the Continuum). The Continuum measures progress across different “life domains” that track the ability of individuals to improve their position in the labor market (increase income) and improve their financial capability (increase assets). The “life domains” for the labor market include: employment, education, training, and job retention. The “life domains” for financial capability include: income, money management, access to financial services, housing, and credit. Each life domain has benchmarks indicating levels of progress in ascending order: in-crisis, vulnerable, stable, save and thriving. Individuals move up a benchmark as they reach their own goals and improve their status in the relevant life domain. Individuals are assessed upon program entry and are re-assessed every three to six months. Thus, the model can track changes in employment, income, financial services, credit, and savings over time.

**Partners**

The Prosperity Platform is supported through a collective impact approach in Monterey and Santa Cruz County thanks to the following partners:
<table>
<thead>
<tr>
<th>Financial Mobility &amp; Asset Building</th>
<th>Employment &amp; Education</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Economic Mobility Continuum</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Housing</strong></th>
<th><strong>Credit</strong></th>
<th><strong>Access to Financial Services</strong></th>
<th><strong>Budgeting and Income</strong></th>
<th><strong>Training (within 30 miles)</strong></th>
<th><strong>Job Retention</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tenure</td>
<td>Debt</td>
<td>Services</td>
<td>Dependent</td>
<td>Employment</td>
<td>Average</td>
</tr>
<tr>
<td>Stability</td>
<td>Management</td>
<td>Plan</td>
<td>Income</td>
<td>Education</td>
<td>Rate</td>
</tr>
<tr>
<td>Security</td>
<td>Services</td>
<td>Plan</td>
<td>Expenses</td>
<td>Training</td>
<td>Rate</td>
</tr>
</tbody>
</table>

**Notes:**
- Tenure: Length of time spent in the same housing or credit plan.
- Stability: Financial stability over time.
- Stability: Stability of employment and income.
- Security: Security of housing and credit.

**Benchmarks:**
- Below average: Income, education, employment, training.
- Average: Credit, services, stability, security.
- Above average: Tenure, stability, security, employment.
Active Referral Network
Aligning Pathways to Prosperity
Monterey and Santa Cruz Counties

What is the Active Referral Network?
The Active Referral Network is a collaboration of organizations — such education and training providers, financial institutions, housing organizations, car dealerships, landlords and faith-based organizations — that coordinate services to help people increase income, save, and reach financial independence. Partners work together to actively align and refer to each other’s services and help people they serve enroll and successfully complete the multiple services needed to reach their own goals.

The Network also includes a Prosperity Planner who helps facilitate the meetings. The Prosperity Planner works with people in long-term relationships and assembles the resources of the Active Referral Network into one plan so people can access partner services and reach success.

Who Attends?
The Network is for front line staff, case managers, and program directors who want to learn how to actively refer their clients to services in the community and build partnerships with organizations to leverage resources.

Goals
- Develop active referral partnerships with organizations in the community including human services, workforce, and financial institutions. Partners will learn how to help their clients enroll and succeed in partner programs, and coordinate services into a plan that helps people assemble the resources needed to reach financial independence.
- Serve as an Affinity Group that increases the professional development and networking for front-line staff at community-based organizations.
- Develop a “Community of Practice” in helping families navigate the resources to increase income, save, and reach financial stability.

Outcomes
- Improve people’s financial wellbeing as they increase income, save and build assets.
- Improve service delivery and access to services so more people can navigate the resources they need for financial independence.
- Boost the performance of organizations because clients will be supported by complimentary services to succeed in programs.
- Leverage United Way’s 2-1-1 system by enhancing a network of referral partnerships and tracking results through the Economic Mobility Continuum.

Contacts
Josh Madfis, Vice President, Community Investments
United Way of Monterey County
josh.madfis@unitedwaymcca.org

Shelby Mason, Director of Workforce Services
Goodwill Central Coast
smason@ccgoodwill.org

There are Active Referral Networks in Monterey County and Santa Cruz County in partnership with: Goodwill Central Coast, United Way Monterey County’s Prosperity Advisory Group, Santa Cruz Workforce Development Board, Community Foundation of Monterey County, United Way of Santa Cruz County, and the Santa Cruz Community Foundation.
The Real Cost Measure in California

Santa Cruz

The Real Cost Measure (RCM) estimates the amount of income required to meet basic needs (the “Real Cost Budget”) for a given household type in a specific community. The Real Cost Measure builds a bare-bones budget that reflects constrained yet reasonable choices for essential expenses: housing, food, transportation, health care, taxes and child care.

<table>
<thead>
<tr>
<th>Total Households Below Real Cost Measure</th>
<th>Percent of Households Below Real Cost Measure</th>
<th>Percent of Households below Real Cost Measure Which Have at Least One Working Adult</th>
</tr>
</thead>
<tbody>
<tr>
<td>23,494</td>
<td>32%</td>
<td>95%</td>
</tr>
</tbody>
</table>

2016 Annual County Income Comparison
(Based on a household of 2 adults, 1 infant and 1 school-age child)

<table>
<thead>
<tr>
<th>Housing</th>
<th>Food</th>
<th>Health care</th>
<th>Transportation</th>
<th>Child care (net)</th>
<th>Miscellaneous</th>
<th>Taxes/Credits</th>
<th>Final Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>$11,868</td>
<td>$3,324</td>
<td>$2,148</td>
<td>$4,920</td>
<td>$2,232</td>
<td>$1,104</td>
<td>$25,596</td>
<td></td>
</tr>
<tr>
<td>$14,376</td>
<td>$6,648</td>
<td>$4,296</td>
<td>$9,840</td>
<td>$3,516</td>
<td>$1,399</td>
<td>$40,076</td>
<td></td>
</tr>
<tr>
<td>$19,248</td>
<td>$13,344</td>
<td>$8,592</td>
<td>$9,840</td>
<td>$17,880</td>
<td>$3,986</td>
<td>$79,778</td>
<td></td>
</tr>
</tbody>
</table>

Three Real Cost Budgets for the County

<table>
<thead>
<tr>
<th>1 Adult</th>
<th>2 Adults</th>
<th>2 Adults, 1 Infant, 1 School-Age Child</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25,596</td>
<td>$40,076</td>
<td>$79,778</td>
</tr>
</tbody>
</table>

The Real Cost Measure in Santa Cruz

Households of color struggle disproportionately...
- Across the state, African Americans and Latinos have a disproportionate number of households with incomes below the Standard. In this area, of the 23,494 households below the Real Cost Measure, 10,557 are Latino.

Families with children face a larger barrier to economic security.
- 57% of households with children under six struggle, a rate nearly twice that of the rest of the county.
- Single mothers are most likely to struggle. 78% percent in the county are below the Real Cost Measure.

Families work, but don’t earn enough...
- 95% of households below RCM have at least one working adult.
- 76% of heads of household who work are employed full time and year round.
- A family of four (2 adults, one infant, one school age child) would need to hold more than 3 full time, minimum-wage jobs to achieve economic security.

High housing costs are a major challenge for struggling households...
- 43% of all households in the county spend more than 30% of their income on housing.

Data drawn from Struggling to Stay Afloat: The Real Cost Measure in California 2018 by United Ways of California in partnership with B3 Consults. For the full report go to http://unitedwaysca.org/realcost.
Monterey County

The Real Cost Measure (RCM) estimates the amount of income required to meet basic needs (the "Real Cost Budget") for a given household type in a specific community. The Real Cost Measure builds a bare-bones budget that reflects constrained yet reasonable choices for essential expenses: housing, food, transportation, health care, taxes and child care.

### Total Households Below Real Cost Measure

|                | Nearly 38,000 | Percent of Households Below Real Cost Measure | 38%  | Percent of Households below Real Cost Measure Which Have at Least One Working Adult | 96%  |

#### 2016 Annual County Income Comparison

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Median Household Income</th>
<th>2 Adult 2 Child RCM Budget</th>
<th>2 Minimum Wage Jobs</th>
<th>California Poverty Measure</th>
<th>$70,974</th>
<th>$72,758</th>
<th>$25,062</th>
<th>$38,677</th>
<th>$72,758</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent</td>
<td></td>
<td>2 Adult 2 Child RCM Budget</td>
<td>2 Minimum Wage Jobs</td>
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<td>$72,758</td>
<td>$25,062</td>
<td>$38,677</td>
<td>$72,758</td>
</tr>
<tr>
<td>1 Adult</td>
<td>11,532</td>
<td>13,368</td>
<td>16,788</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Adults</td>
<td>3,312</td>
<td>6,612</td>
<td>13,284</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Adults 1 School-Age Child</td>
<td>2,136</td>
<td>4,284</td>
<td>8,568</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td>4,872</td>
<td>9,756</td>
<td>9,756</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child care</td>
<td>0</td>
<td>0</td>
<td>15,228</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>2,184</td>
<td>3,396</td>
<td>6,360</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taxes/Credits</td>
<td>1,026</td>
<td>1,261</td>
<td>2,774</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Final Budget</td>
<td>$25,062</td>
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<td></td>
<td></td>
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#### Three Real Cost Budgets for the County

- **Housing**: $11,532, $13,368, $16,788
- **Food**: $3,312, $6,612, $13,284
- **Health care**: $2,136, $4,284, $8,568
- **Transportation**: $4,872, $9,756, $9,756
- **Child care**: $0, $0, $15,228
- **Miscellaneous**: $2,184, $3,396, $6,360
- **Taxes/Credits**: $1,026, $1,261, $2,774

### The Real Cost Measure in Monterey County*

#### Households of color struggle disproportionately...

- Across the state, African Americans and Latinos have a disproportionate number of households with incomes below the Standard. In this area, of the nearly 38,000 households below the Real Cost Measure, over 24,000 are led by a Latino/a.

#### Families with children face a larger barrier to economic security.

- 68% of households with children under six struggle, a rate nearly twice that of the rest of the county.
- Single mothers are most likely to struggle. 79% percent in the county are below the Real Cost Measure.

#### Families work, but don’t earn enough...

- 96% of households below RCM have at least one working adult.
- 65% of heads of household who work are employed full time and year round.
- A family of four (2 adults, one infant, one school age child) would need to hold more than 3 full time, minimum-wage jobs to achieve economic security.

#### High housing costs are a major challenge for struggling households...

- 43% of all households in the county spend more than 30% of their income on housing.

*percentages were originally calculated for Monterey and San Benito counties combined. All figures are accurate +/-1%.

**cell size too small to include.

Data drawn from *Struggling to Stay Afloat: The Real Cost Measure in California 2018* by United Ways of California in partnership with B3 Consults. For the full report go to http://unitedwaysca.org/realcost.
THE PROBLEM:

Three out of every four California retirees rely overwhelmingly on Social Security, leading to significant economic hardship. With each generation on track to retire poorer than the last, the strain on taxpayer funded health and human services will undermine the long-term financial stability of the state.

- Nearly half of California workers are on track to retire with incomes below 200 percent of the federal poverty level ($22,000 a year), a widely accepted threshold for serious economic hardship. (UC Berkeley)
- At least 62% of retirees rely on Social Security for more than half their income.
- The average monthly Social Security retirement benefit is $1,328.

7.5 MILLION CALIFORNIANS WORK FOR EMPLOYERS WHO DO NOT OFFER A RETIREMENT PLAN

OF THOSE:

2/3RDS WORK FOR SMALL BUSINESSES WITH LESS THAN 100 EMPLOYEES.

2/3RDS ARE WORKERS OF COLOR, ALMOST HALF OF WHICH ARE LATINOS.

58% ARE WOMEN. (AARP)

ABOUT HALF OF HOUSEHOLDS AGE 55 AND OLDER HAVE NO RETIREMENT SAVINGS. (GAO)

57% OF CURRENT RETIREES ARE WOMEN AND MAKE UP 70% OF RETIREES IN THE BOTTOM 25% OF INCOME. (UC BERKELEY, CENTER FOR LABOR RESEARCH AND EDUCATION)

THE SOLUTION

MAKING WORKPLACE RETIREMENT SAVINGS POSSIBLE FOR 7.5 MILLION CALIFORNIANS
CalSavers

CHAPTER 804 (CA STATUTES 2016):
A voluntary workplace retirement savings program that enables participation through automatic employee payroll contributions into a personal retirement account operated by the private sector financial firm Ascensus, and overseen by the public California Secure Choice Retirement Savings Investment Board.

WHAT CalSavers WILL MEAN FOR EMPLOYERS:

• SIMPLE. Automatic payroll contribution into a personal retirement plan, with the option to opt out or change contributions at any time. Automatic escalation of contribution rates up to 8% of salary with participant ability to stop or change the rate.

• SAFE. The Board will establish investment accounts professionally managed by State Street Global Advisors with government oversight. Default options will seek the appropriate balance between safety and growth. Participant fees will be low. The Board, and its relevant contractors, will have a fiduciary duty to the participants of the program.

• PORTABLE. Employees can contribute to their account throughout their working life.

WHAT CalSavers WILL MEAN FOR TAXPAYERS:

• There will be NO cost or liability to taxpayers. The program will be self-sustaining through participant fees.

• The state will have no liability for the program funding or performance.

• By enabling participants to save for retirement, they may be less reliant on taxpayer funded public services when they reach retirement age.

WHAT CalSavers WILL MEAN FOR EMPLOYEES:

• Enables employers to facilitate their employees access to an automatic IRA account with limited administrative duties, no out of pocket costs, and no fiduciary liability.

• Enables employers to comply with the new state mandate which applies to employers with 5 or more employees who do not offer an employer-sponsored retirement plan. These employers will be required to offer an employer-sponsored plan or provide their employees with access to the CalSavers Retirement program.

• Employers will be exempt from ERISA (Employee Retirement Income Security Act).

TIMELINE TO LAUNCH:

• November 2018: Pilot program registration

• January - June 2019: 6 month pilot

• July 2019: Program launch. Begin 3 year phased rollout of employer mandate beginning with the largest employers.

KEY SUPPORTERS:

• AARP
• Asian Business Association
• California Black Chamber of Commerce
• California Small Business Association
• California Asset Building Coalition
• California Association of Nonprofits
• Church IMPACT
• Los Angeles Latino Chamber of Commerce
• Unidos US
• United Ways of California
• SEIU California
• Small Business California
• Small Business Majority
• Young Invincibles

FOR MORE INFORMATION VISIT: WWW.CALSAVERS.COM

WORKERS WITH ACCESS TO A WORKPLACE RETIREMENT PLAN ARE 15 TIMES MORE LIKELY TO SAVE FOR RETIREMENT.

(AARP)

TWO-THIRDS OF SMALL BUSINESS OWNERS IN CALIFORNIA SUPPORT A STATE RETIREMENT SAVINGS PROGRAM THAT WOULD HELP SMALL BUSINESSES AND THEIR EMPLOYEES SAVE FOR THE FUTURE.

73 PERCENT OF RESPONDENTS THINK OFFERING SUCH A PROGRAM WOULD GIVE THEIR BUSINESS A COMPETITIVE EDGE.

(2015 SURVEY OF CA SMALL BUSINESS BY AARP AND SMALL BUSINESS MAJORITY)
What is the Family Self Sufficiency (FSS) Program?
The FSS program is a voluntary five year program offered to eligible participants of the Housing Choice Voucher and Project Based Voucher Programs. FSS seeks to help participants make measurable progress toward economic security so that they no longer need welfare programs, are less dependent on rental assistance, and are better able to achieve the goals they set out for themselves and plan for the future.

Who is Eligible?

⇒ Current Housing Choice / Project Based Voucher tenants.
⇒ Good standing with HACM and does not have outstanding balance with agency.
⇒ Has not previously been enrolled in FSS Program at HACM.

What does FSS offer?

⇒ Provides Case Management or Coaching. Informing participants of resources and opportunities in the community, as well as, supporting them when they decide how best to meet their goals.
⇒ Establish FSS Escrow Savings account. By enrolling in FSS, participants have the opportunity to convert their increased rent into savings. HACM will generally deposit an amount equal to the difference in the participant’s rent portion due to the family’s increased earnings into the FSS escrow account.

Requirements for Graduation

• Head of household must be suitably employed (at least 6 months prior to graduation).
• 12 months Cash Assistance Free (All household members).
• Completion of all additional personal goals identified by participants.

ESCROW CREDIT CALCULATION EXAMPLE:

Stephanie is a single mother of 2. Resides in a 2 bedroom unit. Her Total Apartment Rent is $1,400.

Household Monthly Income: $504 in Child Support
Stephanie’s monthly rent portion: $55
Housing Assistance Payment: $1,345
Stephanie obtains part-time employment: Averages $451/month
New Household Monthly Income: $504 + 451 = $955
Stephanie’s updated monthly rent portion: $190
Difference in rent portions: $190 - 55 = $135

ESCROW MONTHLY CREDIT: $135

Estimated Annual Credit deposited to client’s escrow account: $135x12 = $1,620

Jazmin Williams—FSS Specialist | 831.775.5000 ext. 6683 | jwilliams@hamonterey.org
Employee Financial Wellness Program

Employee financial stability is a "win-win" for employers and workers. Improve employee retention and productivity while reducing absenteeism and turnover.

From simple to sophisticated: Community Financial Resources (CFR) provides employers ways to support employee financial health.

Customized Program Components

100% Payroll Direct Deposit
CFR can help your company establish direct deposit as the payroll norm reducing payroll expense and helping employees keep more money in their bank accounts longer.

Automatic Savings
CFR’s Focus Card helps employees to automatically build a savings account.

Building Credit
CFR offers a suite of safe products and tools that can help employees build or rebuild their credit.

Financial Education
CFR can help you integrate personal financial management education into work skills training and other workplace activities.

To learn more about CFR’s Employee Financial Wellness Program email support@communityfinancialresources.net
About Community Financial Resources
Community Financial Resources (CFR) is a nonprofit organization committed to promoting an inclusive economy by bringing equity and sustainability to the financial services marketplace.

Our Approach: Using the Brain Science of Behavioral Economics
CFR's programs build worker financial capability by combining consumer education with financial products and tools that have beneficial money management behaviors "baked into" their design. Employees turn information into action through behavior pathways that are particularly helpful to cashflow fragile households, such as direct depositing pay, establishing a banking system, building short-term savings, budgeting, tracking expenses, paying bills online, automating bill payment, reviewing credit reports, and building credit.

How We Work with Employers
CFR helps employers identify employee touchpoint and delivery channels appropriate for financial education and connections to financial tools like a portable payroll card with linked savings account, spending trackers, a secured credit-building card, and a credit-builder certificate of deposit. Employees learn by doing. CFR actively works with employers to adjust and refine content for specific audiences, collect and track data, and analyze outcomes.
Did you earn less than $55,000 in 2018?

DO NOT LET FREE TAX PREP PASS YOU BY

Avoid hidden fees. Keep 100% of your refund.
Dial 2-1-1 or text “mcfreetaxprep” to 898-211 for more information.

TAX SITES:

CET Salinas (24 E. Alvin Dr., Salinas, CA 93901)
Tuesday; 02/05 thru 04/09 5:30PM–8:30PM

CET Soledad (930 Los Coches Dr., Ste 103, Soledad, CA 93960)
Saturday; 02/02 thru 04/13 9:00AM–2:00PM

Hartnell College (B-110) (411 Central Ave., Salinas, CA 93901)
Thursday; 02/07 thru 04/11 6:30PM–8:30PM

Hartnell College Extension (C-205) (1752 E. Alisal St., Salinas, CA 93905)
Saturday; 02/02 thru 04/13 9:00AM–12:00PM

Monterey County Free Libraries-Carmel Valley
(65 W. Carmel Valley Rd., Carmel Valley, CA 93924)
Tuesday; 02/05, 03/05, 03/19, 03/26 3:00PM–6:00PM
Drop Off and Appointment Only

Monterey County Free Libraries-Castroville (11160 Speegle St., Castroville, CA 95012)
Thursday; 02/14, 02/28, 03/14, 03/28, 04/04, 04/11 5:30PM–8:30PM

Monterey County Free Libraries-Marina (188 Seaside Cir., Marina, CA 93933)
Saturday; 02/09, 02/23, 03/09, 03/23, 04/06, 04/13 11:00AM–2:00PM

Monterey Peninsula College (BMC–206) (980 Fremont St., Monterey, CA 93940)
Thursday; 02/07 thru 04/11 5:30PM–8:30PM

Monterey Peninsula College-Education Center (MA101) (289 12th St., Marina, CA 93933)
Wednesday; 02/06, 02/20, 03/06, 03/13, 04/03 5:30PM–8:30PM

Salinas City Libraries-Cesar Chavez (615 Williams Rd., Salinas, CA 93905)
Friday; 02/01 thru 04/12 10:00AM–3:00PM

Seaside High School (H4) (2200 Noche Buena St., Seaside, CA 93955)
Saturday; 02/02 thru 04/13 9:00AM–1:00PM

United Way Monterey County-Salinas Office
(307 S. Main St., Ste 100, Salinas, CA 93901)
Monday thru Thursday; 02/04 thru 04/11 9:00AM–4:00PM
Drop Off Location Only

WHAT TO BRING:

• Social security card or ITIN card for taxpayer, spouse, and dependents
• W-2s or 1099s from all employers and other tax forms
• Photo ID
• Bank account and routing numbers for direct deposit
• Health coverage information
• Last year’s federal and state returns (if available)

NO NEED TO WAIT!

FILE ONLINE FOR FREE
myfreetaxes.com
Income up to $66,000 in 2018

OR

DROP OFF YOUR TAXES
AT DESIGNATED LOCATIONS

Avoid hidden fees. Keep 100% of your refund.
¿Su ingreso fue menos de $55,000 en 2018?
NO DEJE PASAR LA PREPARACIÓN DE IMPUESTOS GRATIS

Evite cargos ocultos y mantenga el 100% de su reembolso
Llame al 2-1-1 o mande “mcimpuestos” a 898-211 para más información

SITIOS DE PREPARACIÓN:

CET Salinas (24 E. Alvin Dr., Salinas, CA 93901)
Martes; 02/05 a 04/09 5:30pm–8:30pm

CET Soledad (930 Los Coches Dr., Ste 103, Soledad, CA 93960)
Sábado; 02/02 a 04/13 9:00am–2:00pm

Hartnell College (B–110) (411 Central Ave., Salinas, CA 93901)
Jueves; 02/07 a 04/11 6:30pm–8:30pm

Hartnell College Extension (C–205) (1752 E. Alisal St., Salinas, CA 93905)
Sábado; 02/02 a 04/13 9:00am–12:00pm

Monterey County Free Libraries-Carmel Valley
(65 W. Carmel Valley Rd., Carmel Valley, CA 93924)
Martes; 02/05, 03/05, 03/19, 03/26 3:00pm–6:00pm
Punto de entrega, solo con cita

Monterey County Free Libraries-Castroville (11160 Speegle St., Castroville, CA 95012)
Jueves; 02/14, 02/28, 03/14, 03/28, 04/04, 04/11 5:30pm–8:30pm

Monterey County Free Libraries-Marina (188 Seaside Cir., Marina, CA 93933)
Sábado; 02/09, 02/23, 03/9, 03/23, 04/06, 04/13 11:00am–2:00pm

Monterey Peninsula College (BMC–206) (980 Fremont St., Monterey, CA 93940)
Jueves; 02/07 a 04/11 5:30pm–8:30pm

Monterey Peninsula College-Education Center (MA101) (289 12th St., Marina, CA 93933)
Miércoles; 02/06, 02/20, 03/06, 03/13, 04/03 5:30pm–8:30pm

Salinas City Libraries-Cesar Chavez (615 Williams Rd., Salinas, CA 93905)
Viernes; 02/01 a 04/12 10:00am–3:00pm

Seaside High School (H4) (2200 Noche Buena St., Seaside, CA 93955)
Sábado; 02/02 a 04/13 9:00am–1:00pm

United Way Monterey County-Oficina de Salinas
(307 S. Main St., Ste 100, Salinas, CA 93901)
Lunes a Jueves; 02/04 a 04/11 9:00am–4:00pm
Punto de entrega solamente

LO QUE NECESITA TRAER:
• La tarjeta de Seguro Social o ITIN de usted, su cónyuge, y sus dependientes
• W-2 o 1099 de todos sus empleadores y otras formas de impuestos
• Identificación con foto
• Numero de cuenta de cheques o de ahorros y el numero de ruta para deposito directo
• Información de su seguro de salud
• Copias de su declaración de impuestos del año pasado federal y estatal (si los tiene)

¡NO NECESITAS ESPERAR!
DÉJENOS SUS FORMAS DE IMPUESTOS A UN PUNTO DE ENTREGA

www.unitedwaymcca.org/freetaxprep