

## RealSense Targets First Coast Employers With Free Financial Education Opportunities!



LEFT TO RIGHT: GEORGE OWEN, JEFF WINKLER, LINDA HEMPHILL, CHRIS OAKLEY, ANITA MCKINNEY, LINDSAY FERGUSON, BARB KLINGER, AND KIM OUELLETTE.

On October 30, an exciting new employee benefit – an offering of free financial education classes in the workplace – was introduced at the RealSense Financial Education Breakfast for Employers, held at the Federal Reserve Bank of Atlanta, Jacksonville Branch. It is a free perk that will benefit employers as greatly as it does employees.

“RealSense is a wonderful way to empower employees, no matter what their income level, to sharpen their financial expertise, so to enable them to make better informed financial decisions,” said Joy Atkins, Director of Public Affairs for State Farm Insurance, who was one of about three dozen in attendance at the breakfast. “As the New Year approaches, I am encouraging our affinity groups to consider incorporating RealSense classes in their business plans. RealSense is a great free benefit to be able to offer to our associates.”

The Federal Reserve Bank of Atlanta has partnered with United Way’s RealSense Prosperity Campaign since its inception six years ago. Graciously welcoming guests to the Breakfast, Chris Oakley, V.P. and Regional Executive of the Fed’s Jacksonville Branch, introduced RealSense Director Jeff Winkler, who presented an overview of the multi-faceted prosperity campaign.

Employers were presented with RealSense marketing materials and copies of the coalition’s New Human Resource Toolkit, an instrument to assist employers in educating and offering employees information and access to free financial education and tax preparation services. Attendees previewed and received copies of a new Employer Video produced by Florida State College at Jacksonville with celebrity host Charlene Shirk outlining both the employer and employee benefits of free financial education classes. While employees receiving the benefit of financial education are less financially stressed, more goal-oriented and able to make better financial choices, employers are rewarded with reduced absenteeism, increased employee retention, a reduction in 401(k) loan requests and increased employee engagement and loyalty.

Duval County Extension Educator Anita McKinney, a certified personal financial instructor offering the free classes throughout the community, discussed the current financial issues facing employees, the actual correlation between financial stress and physical health being just one issue. “Positive changes in financial behaviors are related to improved health,” said McKinney, adding that improved financial well-being leads to greater satisfaction with the workplace as well as improved worker productivity.

Among the topics requested by employees and addressed by the free financial education classes currently underway at several corporations, including Blue Cross and Blue Shield of Florida, are: *Planning for Spending and Saving; Re-building Credit: Managing Installment Loans and Managing Debit Accounts.*

George Owen, Community Development Manager for Regions Financial Corporation, assured all employers present at the Breakfast that partnering with United Way’s RealSense has been and continues to be a great benefit for the staff of Regions Financial Corporation. “We’re proud to play a part in the excellent and extremely effective community outreach of RealSense” said Owen.

Employers interested in learning more about the free financial services offered through RealSense are encouraged to contact Jeff Winkler at 390-3207 or visit [www.realsensejax.org](http://www.realsensejax.org) and click the “Employers Get Involved” link. “For employers, the free financial education classes are a benefit that shows they truly care about their employees,” said Winkler. “We are focused on helping them so that they can help us achieve our mission of proactively improving the prosperity of our community.”

## VOLUNTEER SPOTLIGHT

### Volunteers Needed for Free Tax Preparation for Low-Income Working Families

We are seeking volunteers to assist low- to moderate-income families and individuals in filing their tax returns, free of charge, and claiming refunds owed to them, such as the federal Earned Income Tax Credit (EITC) and Child Tax Credit (CTC). Through the EITC, low-income households with three children and earning \$48,279 or less can receive up to \$5,657 in tax refunds – a significant amount of money for families struggling to make ends meet. Volunteers receive valuable free training from the IRS on tax preparation and are certified as tax preparers.

Volunteers must be at least 18 years old and have basic competency using a computer. No tax experience is necessary. Volunteers will receive 16-20 hours of certified IRS training, delivered in December and January. Training classes and materials are free of charge. Volunteers must make a minimum commitment of 30 hours during the 3-month season by scheduling regular weekly or bi-weekly shifts throughout tax season.

Tax preparation centers will be located at more than 50 Volunteer Income Tax Assistance (VITA) and AARP Tax-Aide sites throughout the Northeast Florida region between January 15 and April 15, 2010.

Sites are open during the day, evening hours on weeknights, or during the day on Saturdays. Bilingual volunteers and those proficient in American Sign Language are also needed as interpreters and tax preparers. Other volunteer positions available include Client Greeters at each tax site.

Sign up today by visiting [www.realsensejax.org](http://www.realsensejax.org) or contact Linda Hemphill at (904) 390-3237 or [lindah@uwnefl.org](mailto:lindah@uwnefl.org).

*While we offer Volunteer Tax Preparer Classes in both December and January, we are strongly encouraging all volunteers to register for a class in December rather than January. This will help ensure that we can meet the needs of our most economically-challenged clients who want to receive their refunds as soon as our Sites open on January 15, 2010.*

## THE DYNAMIC DICKERSON TRIO!



TERESA DICKERSON

Teresa Dickerson has volunteered for RealSense from its inception. “I’ve been with RealSense since day one in 2003,” recalls Teresa, adding that pre-RealSense, beginning in 1982, she served as Tax Education Coordinator, coordinating the VITA sites in Florida for the IRS.

Now the VITA Site Coordinator at St. Matthews Community Church, Teresa is one lady who practices what she preaches both in her private life and as Associate Director of EEO and Diversity for the IRS. “I think it’s important to walk the walk when you talk the talk,” she says, noting that she has recruited both her daughter, Tabatha, and her daughter-in-law, Tricee, to volunteer their time with RealSense.

“My amazing mother, Teresa Dickerson, has always been very civic-minded,” declared VITA Volunteer Tabatha Dickerson. “She’s always stressed the importance of helping those less fortunate than us. She recruited me to work the tax site at our church five years ago and I’ve been there ever since.”

Tabatha, an employee with Sea Star Line and a student at Columbia College, anticipates graduating in 2010 with a Bachelor’s Degree in Business Administration. She counts herself blessed to have been born into a family of generous, caring people, and she is a “chip off the old block”. Tabatha says, “We are here to serve others, and when we volunteer with RealSense, we have the opportunity to build relationships with our clients and we enjoy seeing them year after year.”

Tricee Dickerson, an employee with CSX for the past 11 years, works in the Property Tax Area and, during tax season, she also serves as the third vital VITA arm of the RealSense Prosperity Campaign’s Dynamic Dickerson Trio! A busy wife and mother who has volunteered with RealSense for the past five years, Tricee agrees with her mother-in-law, Teresa, and her sister-in-law, Tabatha, when they talk about the satisfaction they receive from helping their clients year after year. “I enjoy seeing the excitement in people’s eyes when you are simply telling them they can get their taxes done free!” says Tricee.



TABATHA DICKERSON



TRICEE DICKERSON

## WHAT YOU SHOULD KNOW ABOUT DEBT SETTLEMENT

Consumers in financial distress are often focused on one thing – relief. When the bottom falls out financially, people need help and they need it fast. Being in such a vulnerable situation often makes people susceptible to offers that on the surface may seem good, but in the end leave them worse off than when they began.

“At a time when many consumers are under serious financial pressure and looking for magic solutions, many debt settlement companies have shamelessly responded with the false promise of quick and easy answers,” said Dawn Lockhart, President of Family Foundations, a RealSense Prosperity Campaign partner.



“More often than not, the only beneficiaries of debt settlement are the providers themselves who line their pockets by charging high fees and collecting payment up-front before providing any service to the consumer,” Lockhart added.

Family Foundations encourages consumers to thoroughly investigate and understand any debt resolution option, including debt settlement, before selecting it as a way out of their financial distress. When considering a debt settlement company here are a few pointers to make sure clients are getting the help they need from a trusted company.

- Review the company’s record; check with the Better Business Bureau as well as the state Attorney General or Commissioner of Banking.
- Select a company that is affiliated with an industry trade association which holds members accountable through accreditation.
- Confirm that the account holding your deposits is FDIC-insured.
- Obtain all disclosures in writing, including a good faith estimate of costs associated with the settlement.
- Inquire about refunds of any money on deposit should you wish to drop out of the program.
- Be cautious about promises or guarantees that seem unrealistic.

Consumers who think settlement might be the right answer to their debt situation should be aware that they can work directly with their creditor to arrange a settlement. A recent *Consumer Reports* article stated, “Chase Card Services spokeswoman Tanya Madison says Chase will negotiate with some debt-settlement companies at a cardholder’s request but will not offer more favorable terms than the customer would receive by negotiating directly with the bank”.

Family Foundations offers consumers debt resolution assistance through its Debt Management Program. Debt Management is a systematic way to pay down the outstanding debts through monthly deposits to Family Foundations, which in turn distributes these funds to the creditors. Family Foundations can work with clients and their creditors to design a repayment program that is affordable for them and minimizes interest and related fees.

Family Foundations is a nonprofit, community-based organization and a Member of the National Foundation for Credit Counseling® (NFCC). Their trained and certified counselors have decades of experience helping consumers who see no way out of their debt. **Please contact them at (904) 396-4846 or visit their website at [www.familyfoundations.org](http://www.familyfoundations.org).**

## ANA AGUIRRE Translating RealSense into Prosperidad Para Todos! (Prosperity for All)

When Ana Aguirre attended the “Get Checking” class at St. Catherine’s Catholic Church, she was inspired. A native of Ecuador and the Hispanic Coordinator for St. Catherine’s (acting as a liaison between the church’s combined Anglo and Hispanic members), Ana had a great idea! After completing the class, she approached financial educator Anita McKinney and suggested working on translating the “Get Checking” series into Spanish.

Today, less than a year later, Ana is a certified financial educator herself, teaching the “Get Checking” series in Spanish to an ever-increasing number of Spanish-speaking students at St. Catherine’s. She is excited about the impact she is having through the class, and notes that “When people become more confident after attending a financial education class, it is great. The most important moments are when I see someone with hesitation in their eyes when they first arrive and then by the end of the class they seem more secure and confident.”

Formerly in the banking industry in Ecuador, Ana has a strong background as an economist and says she truly enjoys helping people. “Now that ‘Get Checking’ has been translated into Spanish,” says Ana, “there is financial education out there for the Hispanic community.”



ANA AGUIRRE