



12 MONTH STATE ACTION PLANNING FORMS – Updated during July 23rd Orlando meeting

State: Florida

Date: July 23, 2008

Area A: Asset Building– What is the visual picture of the expected outcome? How can you see if you have reached your destination? What makes your goal measurable? Consider the information learned in *Hitting Rock Bottom*.

Goal:

1. Improve knowledge, attitudes and behavior regarding resource management
- 2.

Objectives:

1. Educate stakeholders about importance of resource management
2. Raise awareness of available financial resources: programs, products, providers
3. Increase participation and utilization of programs, products and providers

Strategies:

1. Review existing research and practices to identify desired best practices (web seminar)
2. Train-the-trainer for best practice implementation, using distance training and e-extensions
3. Collaborate on funding strategies (Planning grant, demonstrate grant)
4. Work with FI, CU leagues, and FL Bankers Association



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Area B: Community Tax Preparation – What is the visual picture of the expected outcome? How can you see if you have reached your destination? What makes your goal measurable? Consider the information learned in *Where the Rubber Meets the Road*.

Goal:

1. Increase the number of EITC filers in Florida
2. Increase the number of consumers using Free Tax Prep sites: VITA, AARP, ACORN, Benefit Banks
3. More access for clients in the rural parts of the state

Objectives:

1. Educate consumers about real cost of predatory lenders/preparers
2. More Florida coalitions using NTA data tool

Strategies:

1. Massive targeted marketing campaign: start campaign early, to low-income, unbanked, minorities, LEP, disabled, veterans, and any agency providing support, education, services, or employment to those groups
2. Share multi-lingual and other resources with one another (among coalitions)
3. Agree to use all preparer use fields for standard collection to identify our current customers for future marketing focus and identify where we need more work
4. Ensure 2-1-1s statewide are engaged to support coalitions
5. Engage corporations to support coalitions with in-kind donations—paper, equipment, recognition
6. Advertising that encourages use of free sites and mentions the speed of refunds from the IRS



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Area C: Leadership Development – What is the visual picture of the expected outcome? How can you see if you have reached your destination? What makes your goal measurable? Consider the information learned in *The Flip Side of Free Tax Prep*.

Goal:

1. Set standards for financial education
2. Better data

Objectives:

1. Predatory lending, payday lending, RALS → Legislation and enforcement of licensing, alternate products
2. Financial education standards and data, funding source?
3. Health Care Expansion:
 - Remove KidCare barriers
 - Access and affordability
4. IDA's—state money
5. State EITC, reprogram TANF\$
6. Federal EITC expansion
7. Asset limits: TANF, Medicaid, Food stamps

Strategies:

1. Ensure constituent voice is represented in policy advocacy
2. What is happening nationally?
3. Federal policy advocacy
4. Florida Assets ListServ: resources, conferences, etc.
5. Predatory mortgage lending- Who is working on it? Legislation and enforcement are both important
6. Home ownership counseling and IDA's
7. Payday lending: Sen. Baker legislation on alternative short-term loan products



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Area D: Financial Services– What is the visual picture of the expected outcome? How can you see if you have reached your destination? What makes your goal measurable? Consider the information learned in *Where the Rubber Meets the Road*.

Goal:

1. Get backing from Florida Bankers Association and Florida Credit Union league to translate into financial institutions initiatives
2. Show FBA/CU who is the average Am. Scott. Client
3. United Way \$1 BB to move unbanked to banked
4. Engage the alternative providers

Objectives:

1. Provide resources to consumers that use alternative banking services

Strategies:

1. Compile “What’s in it for you?” information
2. Share research on how it works
3. Delivered by champions of the cause
 - United Way
 - CFO Sink
 - FDIC
 - Federal Reserve
 - Financial Literacy



National Community Tax Coalition

a project of the Center for Economic Progress

www.tax-coalition.org

- Prosperity Campaign