What if you had to choose between putting **FOOD ON THE TABLE** for your children?

**OR**

**Keeping the POWER TURNED ON?**

No matter how much you earn, getting by is still a struggle for most people these days.

According to a recent report from Career Builder:

- 78% of full-time workers said they live paycheck-to-paycheck, up from 75% last year.

- Overall, 71% of all U.S. workers said they’re now in debt.

- While 46% said their debt is manageable, 56% said they were in over their heads.

- Over half said they are only able to save $100 or less each month.
In 2008, when United Way of Pickens County completed our initial community impact plan, financial stability was identified by Pickens County citizens as one of the top priority focus areas we should address, specifically:

- Job training (retraining) and connections to employment opportunities
- Personal financial literacy
- Employment preparation
- Preparing young adults for employment and financial stability

We looked at our financial resources and set aside 30% of our funding for programs that address financial stability. It was surprising. There were very few applications that qualified for impact funding. In fact, there were very few applications PERIOD!

Fortunately, the United Way of Pickens County Board of Directors and Financial Stability Impact Council encouraged us to take the lead internally and The McKissick Family Foundation provided seed funding to get us started. Our first effort was a collaborative AmeriCorps program with United Way of Greenville.
Unfortunately, many Pickens County citizens live paycheck to paycheck. They’re accumulating more debt than assets. Many lose their homes when they lose their jobs. Many cannot afford college for their children. As student loan debt is now the largest type of consumer debt, finances remain the number one reason students drop out of school. That is why making sure students know how to budget and handle debt is critical. Financial literacy knowledge is disproportionate between the wealthy and the poor. The wealthy have the highest level of financial and business knowledge in this country and the poor have the lowest. We have found that financial illiteracy is acute among Pickens County’s poor.

According to the Department of Labor, one of the reasons people do not save is because they lack the expertise in dealing with financial matters.

Family background also plays a big role. Many low income parents don’t have the knowledge to teach their children basic financial concepts. The lack of financial literacy among Pickens County’s youth is of great concern to us.

In a large international assessment that measured financial literacy, more than 1 in 6 students in the US failed to reach even the baseline level of proficiency in financial literacy.

Educators agree that financial literacy skills are needed by young people, yet only 17 states require students to take a personal finance class. South Carolina is not one of them.
Thanks to an amazing partnership with several United Ways in the upstate, United Way of Pickens County has a robust AmeriCorps program that includes a team of diverse individuals who serve directly at partner sites in Pickens County. AmeriCorps members teach a myriad of classes starting with the youngest elementary school children to seniors at the McKissick Senior Wellness Center.

This year, we had five members, two at the Dream Center in Easley and one at Behavioral Health Services in Pickens. We were very fortunate to have two members housed at our United Way office.

They were a huge asset!

Here’s why. Many times, people in need don’t know where to turn so they end up at United Way. In the past, we’ve tried to help them but truthfully, we have neither the time nor expertise to do them justice.

Our AmeriCorps members live for this work. It is what they’ve trained to do. It’s their passion. As a result, our ability to deliver the much needed intensive case management has dramatically improved by making room for them at United Way of Pickens County.
HOW WE CHOOSE OUR AmeriCorps MEMBERS

We take great care in selecting our AmeriCorps members. They must have a heart for service, a head for numbers, and the grit to live “in poverty” because although they do receive health insurance and an educational award at the end of their year of service, their stipend is quite low.

That is why our AmeriCorps members are so wonderful with the people they serve. Our member, Tyler Carson, knows the struggle of poverty first hand. His personal testimony is one of sadness, perseverance, and triumph.

His mother was a drug addict and his father died when Tyler was 13 years old. He was neglected and went to live with an aunt. Tyler loved to read and spent every day at the library devouring every book he could get his hands on. Tyler was smart! His teachers and aunt encouraged him to go to college and in 2017, Tyler graduated from Southern Wesleyan University with a degree in Human Services. Ironically, Tyler served as the VITA site coordinator at the Kimberly Hampton Memorial Library in Easley during tax season, the very same library where he found refuge as a child.

Tyler was also one of two members serving at the Dream Center and they love him. Thankfully, Tyler is going to return for one more year of service for United Way of Pickens County. We are thrilled and so is the Dream Center!
United Way of Pickens County’s Volunteer Income Tax Assistance program, also known as VITA, provides free income tax assistance to individuals and families with a yearly income of $60,000 or less. This is a major part of the AmeriCorps experience. It is also the activity that our AmeriCorps members fear the most. They must be IRS certified at the advanced level and this scares them to death. Not to worry. In the past five years NO Pickens County member has failed to qualify. In fact, we always receive commendations from the IRS for our excellent service and results. This is BIG. Who gets kudos from the IRS? WE DO! This past year, our AmeriCorps team earned the extremely difficult advanced certification to prepare tax returns for foreign students. Our members were the only volunteers in the upstate coalition certified at that level. They served over 100 international students at Clemson University over five days on campus, and prepared 107 returns.

THE FINANCIAL IMPACT OF VITA

The 2017 results are impressive! Our 58 IRS certified volunteers prepared 1,622 returns for free resulting in:

- Refunds: $2,333,579
- Earned Income Credit: $524,963
- Saved tax preparation fees: $324,400
- Child Tax Credits: $195,838

In addition, 246 Pickens County residents utilized “My Free Taxes” through the United Way of Pickens County website, www.uwpickens.org.

Out of 489 national VITA collaborations, the Upstate collaborative ranked 13th nationally for the number of clients served through My Free Taxes.
THE HUMANITY OF VITA

Taxpayers and volunteers alike get so much from participating in the VITA program. The taxpayer obviously benefits tremendously and their gratitude is immediate and immeasurable. Our volunteers are dedicated to finding them the greatest return possible. There is nothing more rewarding than seeing the reaction on the face of a hardworking person when they realize the amount of their return.

For the first time, United Way of Pickens County and Clemson University joined forces by providing a powerful capstone course for 18 senior Finance and Business majors. Their academic advisor, Joshua Harris required reflection papers at the end of the course and they were moving. When a finance professional tells you to grab your Kleenex before you read about the student’s experiences, you know they are going to be moving.

It is at this time, the AmeriCorps member can give sound advice how best to manage this unexpected financial gain. According to our volunteers, some who return year after year, they are the ones who benefit the most from VITA.

“These folks don’t make a lot of money. It is rewarding to find the maximum amount of money for them. Anything we do for them is greatly appreciated. I am grateful to be able to help them and I feel good.”

David Coyle, VITA Volunteer.
“The lady I was to help was a single mother, supporting two kids and a fiancée that earned an entire $160 dollars throughout 2017. She did all of this by delivering pizzas for a local pizzeria. Her adjusted gross income for the year was a whopping $23,000. Though I’d grown up with plenty of friends whom were not that well off, I’d never seen it from this angle.

What was even more eye-opening, though, happened after I completed her return. Through Child Tax credits and a few other methods, I was able to provide her with a refund of a little more than $9,000, close to 40% of what she’d earned all year.

Seeing her sigh of relief was the best thing from my entire time volunteering for VITA”.

Matt, VITA Student Volunteer.
“Volunteering through the United Way VITA program was probably one of the most rewarding and humbling experiences I have ever been a part of.

My main takeaway from completing my service was just thinking to myself “wow.” This was in response to the level of income of the people we were preparing these taxes for. Going to a large university where many of the students are not likely to be struggling financially and/or will be taking well-paying jobs at business, engineering, manufacturing firms, etc. makes you blind to the area around you. It is funny because almost anytime I come into, or leave the area surrounding Clemson I think to myself “how do these people live out here?”, or “what do these people do for a living?”

Well, through the VITA service I found out what many of them do. They skate by on bare minimum income. Many of the folks I filed taxes for had 5 or 6 plus W-2s brought in; jumping from one minimum wage job to the next. Seeing this has changed my perspective on how little some of the people in this country get by on and how we (as a country) need to make it a point to not be blinded to the poverty around us by blocking it out of our minds.”

Andrew, VITA Student Volunteer.
FINANCIAL LITERACY
Just as important as the other basics

We believe that everyone should have the tools they need to become financially stable. What better place to start than with children?

In 2016, we piloted a program with the School District of Pickens County to offer “Money Smart”, a financial literacy class for elementary and middle school students.

We were so surprised at how excited they were to learn about finance!

They wanted information about the basics, like “wants versus needs” and “saving versus spending”. We taught them about interest rates, credit cards, and even student loans.

We started getting requests for adult classes and we became a permanent fixture at Behavioral Health Services in Pickens and the Dream Center of Pickens County.

While our mission is financial literacy for everyone, it is the young adults, soon to graduate from high school, where we see the greatest impact of our work.

When you ask Avannah Lewis, the Family & Consumer Sciences educator at Liberty High School, how the United Way of Pickens County ended up teaching workforce development at Liberty High School, she credits her Principal Josh Oxendine and Facebook.

“Avannah, what other course can you teach, within your certification, which will prepare upper classmen for their future”, asked Mr. Oxendine?

She shared what she had learned from her student’s Facebook posts. They went something like this:

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“I wish I had learned important things like budgeting, taxes, meal planning, etc. instead of how to diagram a sentence.”

Due to the extremely broad standards for the actual Family and Consumer Sciences classes, it was a natural fit that Ms. Lewis teach these classes...except she wasn’t exactly sure how. She reached out to United Way of Pickens County and soon Jeremy Price, Manager of Programs, was teaching “Real World Skills 101”.

Students were referred to as “employees” and they did not come to class they came to “work”. They were expected to be prepared for their jobs with the necessary supplies. They were expected to wear their “ID” and to be an attentive team member at work.

Most days they were greeted at the door with a handshake which was incredibly awkward in the beginning. Absences were pointed out as to how they affected the company’s production. The employees spent 28 days in the fall at “work”. They took pre and post tests, wrote resumes, made a list of valid references, practiced making introductions and interviewing, learned verbal and non-verbal communication skills, how to handle grievances in the workplace, how to decipher a pay stub, why budgeting and planning are so important, how to write a check; the list goes on and on.

Here are our favorite comments from the final surveys:

“So, because of you I feel like I did great at my job interview and I did get the job. I believe that if you wouldn’t have showed me what you did, then I would not be where I am today.”

“You reminded me every day that I am a leader just waiting to come out of hiding. I’ll carry that with me.”

“I think that United Way showing up to teach this class, a class that puts them ahead of other job seekers, will make these great students become productive, responsible citizens of Pickens County”, said Ms. Lewis.

We think this is fabulous success and so does the Manufacturers Caring for Pickens County, who chose to fund the expansion of this great program at Liberty High School. Local manufacturers have a vested interest in this curriculum because we are preparing their future employees.

In addition to our work at Liberty High School, we taught financial literacy classes at Mckissick Elementary School, Liberty Elementary School, the Pre-Destined Teen Camp at St. Andrews Church, and at this year's Camp iRock.

**According to Ms. Lewis**

85% of students enrolled in “Real World Skills 101” were actively employed after school hours and 60% of those students worked 20 or more hours per week during the school week.
FINAL THOUGHTS

Thanks to generous donors like you, United Way of Pickens County has been working for the past 10 years to promote employment and financial stability and independence in Pickens County.

Thanks to you, we have made great strides towards educating our community about MONEY. We're VERY excited to share this first “Financial Stability Final Report” with you. The impact of your donation is deep and wide. We couldn't be more grateful!

THANK YOU.
2-1-1 is a free service available 24/7 which provides referral information for:

- Basic human resources.
- Physical and mental health resources.
- Employment support.
- Support for seniors and persons with disabilities.
- Support for children, youth and families.
- Volunteer opportunities and donations.

ALTERNATE NUMBER: 1-866-892-9211

GET CONNECTED

GET CONNECTED is Pickens County’s online volunteer database designed to connect you with local programs, projects and agencies that need your help.

Visit www.uwpickens.org and click on Volunteer to Get Connected today!

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