

Adelante began as a workforce development program with a grant from DOL, operating along the AZ/ Mexico border.

Because of border presence, we made a good fit for ACF/ AEFCF when they began forming an EITC movement in Southern AZ.

Opened our first VITA sites and began establishing EITC Coalitions in 2003. At the same time, we became part of the EITC taskforce United Way was convening in Tucson.

Very gratifying at first. First return was Guillermina.

Started asking how people were going to use their refunds. Deflating- X Box, vacation.

However, shortly after wrapping up 1st season, we were invited to participate in an IDA program, operating along border.

Formed partners with community agencies doing similar work.

Very successful, so far.

29 asset purchases in 4 counties

2 vehicles

10 education

1 business

16 homes

By partnering with other agencies, clients had access not only to IDA funds, but other funding streams as well. Comite clients ended up with mortgages as low as \$26,000.

There have been challenges, though.

Even though financial education and awareness is the most important part of our work, in my opinion, clients were not interested. So, we looked for ways to reel them in.

Made gift bags with brochures

Made bookmarks with financial facts and savings tips.

Asked ourselves "what does the client want?". AEFCF survey indicated that they wanted to know more about "saving for kid's future."

Put together workshop- got terrific response. 50 families signed up, 28 showed up. Many asked for one-on-one consultations.

Presenters shared their time and provided financial planning sessions with individuals who normally wouldn't have had access to these services.

We also changed our approach and began treating the programs separately. It's much easier to get people into VITA through financial Ed than the other way around. Looked for places where we can present financial Ed classes.

We also decided to target youth more. We went into high schools, after-school programs, and summer programs. Last year, we served 541 clients. Of those, 260 were students ranging in age from 6 to 18!

When looking at our collaborations, we tried to find out who was doing what within the community. Partners each bring something unique, so we tried to tap into existing services. Where could VITA or IDA clients go for additional resources? Who's already doing Financial Ed? What other resources are low-income families eligible for? Where can they get these services?

One challenge that continues to be frustrating is that funding for asset development is severely limited. With only 15% of funds supporting salary, we're always looking for ways to supplement income. We've found financial education grants to be helpful in that area. VISTA support, although temporary, has made it easier.

But where do you get the match dollars to keep the program going? Especially in rural areas where government funding is almost non-existent. We began looking at large businesses with vested interest. Who are the home builders? What businesses have a tie-in to post-secondary education? Who are the members of the Chambers of Commerce?

With the help of Yuma Community Foundation, we were able to secure additional funding for IDA clients through a home building company. This was used to increase the match funds from a 2 to 1 to a 3 to 1 match and to help clients who were in need of assistance, but not eligible for IDA assistance.

In closing: refugee story