WHAT VITA DOES FOR CLIENTS

> **IMMEDIATE SAVINGS** of $200 or more

> Protects them from **PREDATORY PRACTICES** such as the Rapid Refund Loan

> Helps them to receive the **FULL BENEFIT** of valuable tax credits such as the EITC

> Savings with purchase of US Savings Bonds (less “liquid” and less accessible)

HAWAII PROGRAM GROWTH SINCE 2006

<table>
<thead>
<tr>
<th>CLIENTS SERVED</th>
<th>REFUNDABLE CREDITS</th>
<th>MONEY SAVED</th>
<th>REFUNDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>778% 32,674</td>
<td>859% $24.1M</td>
<td>1071% $5.89M</td>
<td>1238% $50.1M</td>
</tr>
</tbody>
</table>

HOW YOU CAN HELP

- volunteer
- become a VITA site
- donate

THE MULTIPLIER EFFECT

Economists suggest that every increased dollar received by low- and moderat-income families has a multiplier effect of between 1.5 to 2 times the original amount, in terms of its impact on the local economy and how much money is spent in and around the communities where these families live.

— United States Conference of Mayors publication

WHAT THIS MEANS

\[
\text{Economic impact on local economy (using 1.5 as the multiplier)} = \frac{5,890,590}{1.5} = 3,927,060
\]

\[
\text{Total economic impact} = 3,927,060 + 50,123,078 = 54,050,138
\]

\[
\text{Total savings} = 5,890,590 + 50,123,078 = 56,013,668
\]

\[
\text{Total impact} = 54,050,138 + 56,013,668 = 110,063,806
\]