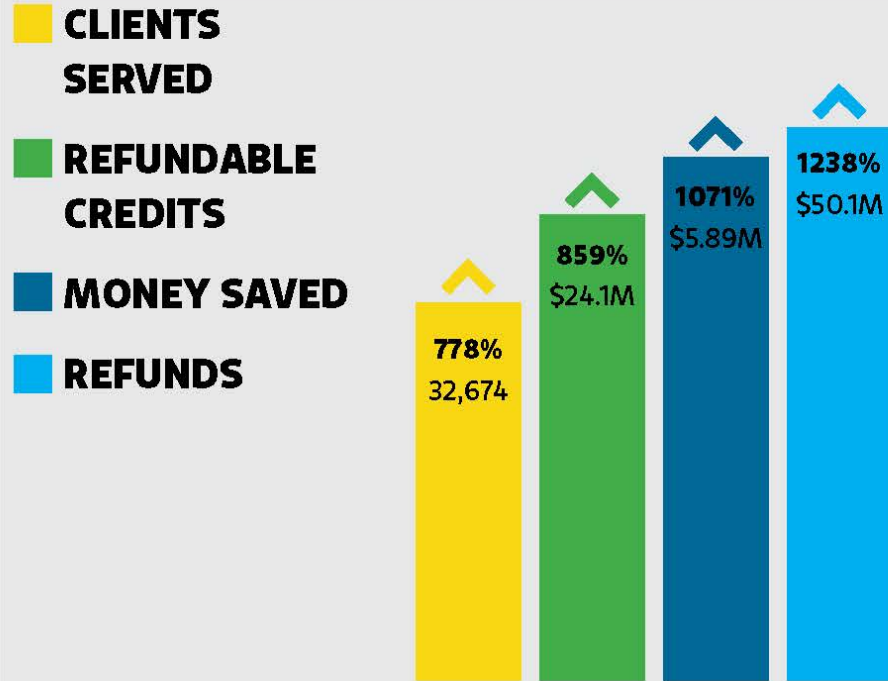


## WHAT VITA DOES FOR CLIENTS

- > **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



## 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

