

**GATEWAY EITC**  
COMMUNITY COALITION

A stylized, 3D-rendered Gateway Arch logo in a light gray color, positioned to the right of the text.

**Annual Report 2017**

Dear Gateway EITC Community Coalition supporters,

In 2017, Gateway EITC Community Coalition (GECC) volunteers prepared 9,604 federal tax returns free of charge for low-income individuals, families and seniors at 28 sites across the St. Louis region. Our efforts resulted in \$9.6 million in refunds and saved our clients \$2.5 million in tax preparation fees. We are proud of our team of more than 200 volunteers for their time and commitment in delivering this service to our community. We also thank our major partners: AARP Foundation, Internal Revenue Service, St. Louis County Older Resident Programs, United Way of Greater St. Louis, and University of Missouri St. Louis for their support.

GECC provides financial education resources and supportive services to help clients use their tax refunds for saving and asset building. Our area banking and credit union partners helped clients open bank accounts, access credit reports, and other financial products. In 2017, we participated in job and employment fairs, community festivals, and cultural events. We also held educational seminars about the Earned Income Tax Credit (EITC) and free income tax preparation services. If you would like GECC to speak to your organization, please contact our office at 314-539-4062.

This year, Russ Signorino, our executive director since 2008, retired. Russ left a great legacy for the organization and his leadership and experience will be missed. Under his tenure, the number of returns filed by the coalition increased by 148%, our partnerships expanded, financial support diversified, and our volunteer network grew. We wish him well on the next chapter of his life. After an extensive search, the Board of Directors named Eric Schneider as the new executive director. Previously with the St. Louis Regional Chamber of Commerce, he brings expertise in developing, leading, and executing community programs. Eric was very familiar with our organization, serving as GECC's first President in 2003 and as a volunteer tax preparer in the early years.

There is still more work to be done. The Internal Revenue Service estimates that 20% of eligible filers do not claim their Earned Income Tax Credit, missing out on the refunds they deserve. Please consider volunteering or making a donation to help expand our capacity and reach more families and seniors. For more information on how you can make a difference, go to [www.gatewayeitc.org](http://www.gatewayeitc.org).

Sincerely,

A handwritten signature in cursive script that reads "Michael W. Howard".

Michael W. Howard  
President, Board of Directors

## Mission Statement

To strengthen the financial security of low to moderate income families by providing free tax preparation and supportive services which promote the use of tax refunds for saving and asset building.

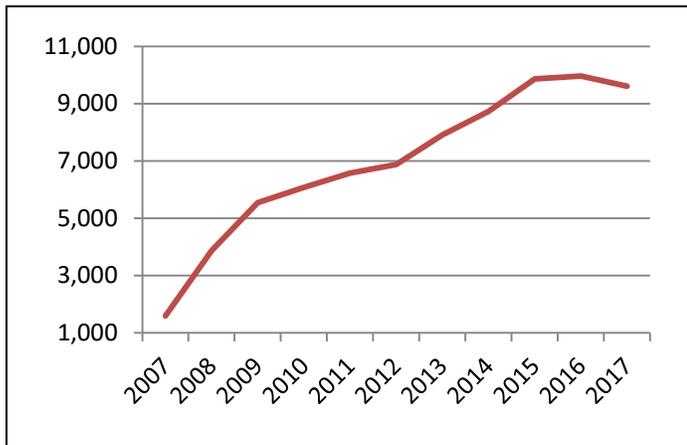
## Organization Overview

Founded in 2002, Gateway EITC Community Coalition is a 501(c)(3) non-profit organization dedicated to preparing tax returns free of charge for individuals and families earning less than \$54,000. Our first year, we filed 301 returns. Since then, we have filed 79,756 federal tax returns bringing \$89.375 million in refunds back to our community. Our major partners include AARP, Internal Revenue Service, St. Louis County Older Resident Programs (CORP), United Way of Greater St. Louis, and the University of Missouri St. Louis.

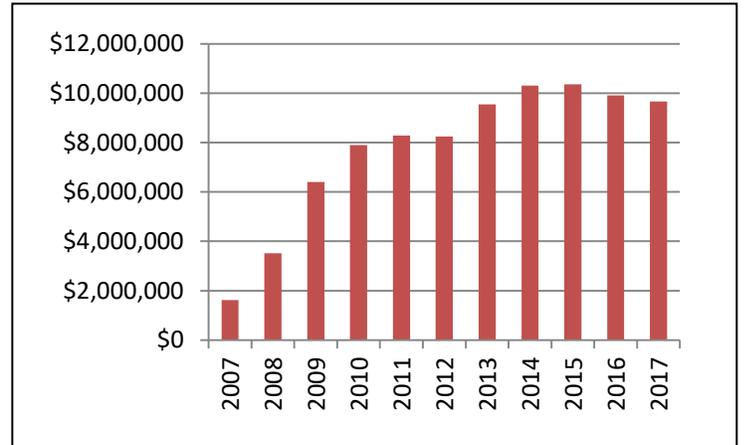
The Earned Income Tax Credit (EITC) is for hard-working low to moderate income families and individuals. The credit reduces taxes owed or provides a refund for people who have earned income from working or running a business. With an average credit of \$2,400, the Earned Income Tax Credit is one of the most effective tools to raise households out of poverty.

## Gateway EITC Community Coalition Results 2007-2017

Federal Returns Filed



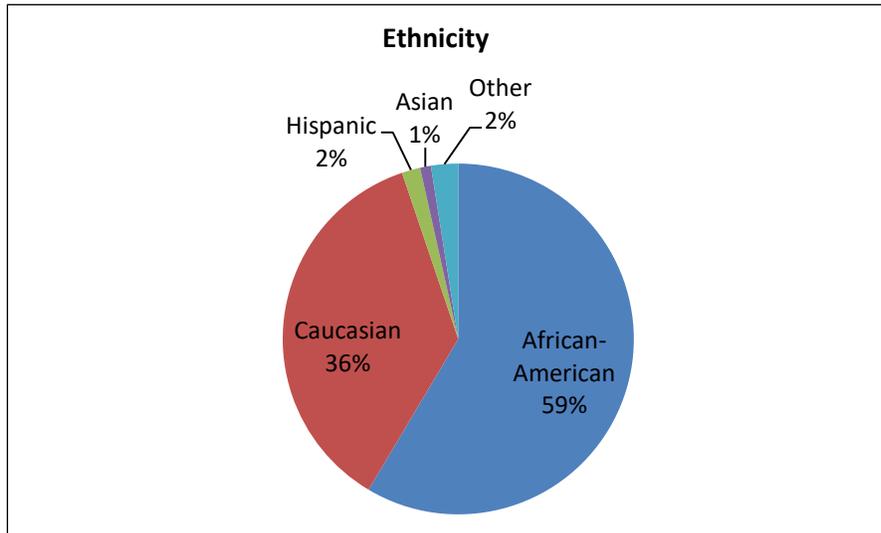
Amount of Federal Refunds to Clients



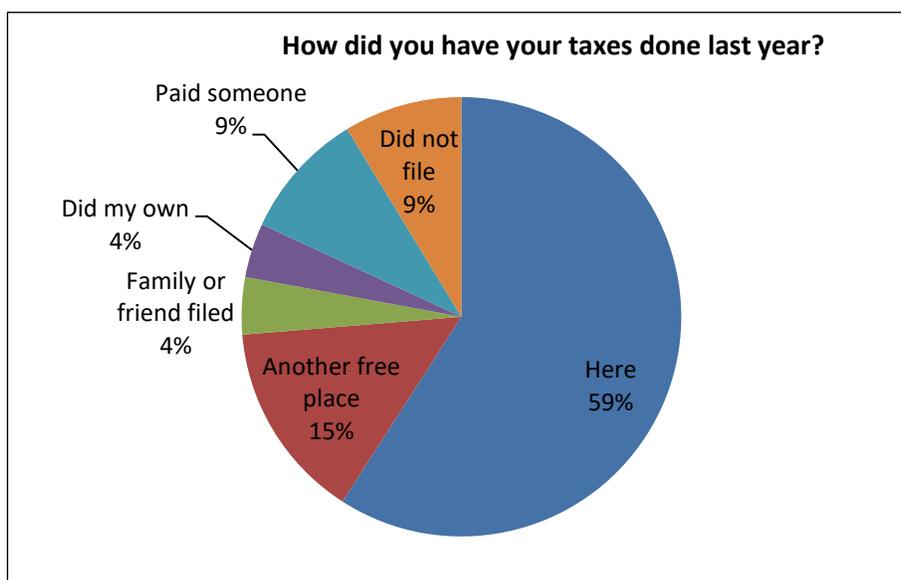
## 2017 Accomplishments

- 9,604 federal returns filed
- 11,034 state returns filed
- \$9.66 million in federal refunds returned to clients
- \$3.42 million in Earned Income Credits
- \$1.13 million in Child Tax Credit and Additional Child Tax Credit
- 28 sites open
- 206 volunteers provided 9,631 hours of service during tax season
- 23 credit reports requested for clients

## 2017 Client Demographics



- \$18,864 – Average Adjusted Gross Income of clients served
- 23% of client households include a person with a disability
- 13% of client households include a veteran
- How clients plan to use their refund:
  - 55% to pay bills
  - 9% for savings
  - 8% for food
  - 6% for rent
- 14% of clients do not have a bank account



## Volunteers

Gateway EITC Community Coalition is always looking for volunteers to staff our free tax preparation sites. No experience is necessary, just a desire to help your community! The Coalition will provide all the training. There are several volunteer roles at each tax preparation site:

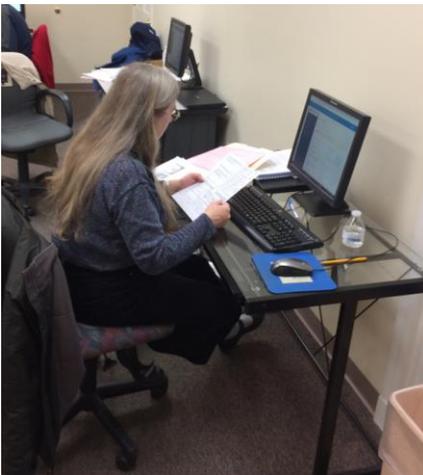
**Greeters** check clients into the site and ensure they have all the documents required to complete their return.

**Intake Volunteers** conduct the initial interview of the client from a checklist. These answers ensure that the tax preparer has all the documents and information to complete the return.

**Tax preparers** complete the tax returns for the clients using IRS-approved software. Tax preparers receive training from Gateway EITC Community Coalition to become IRS-certified as a free volunteer preparer.

**Technical support** volunteers help with setup and connection of computers, printers, and wifi at our tax sites.

Contact Gateway EITC Community Coalition at 314-539-4062 for more information on volunteering.



Kay Boltz (left) prepares taxes at Five Star Senior Center in St. Louis. Kay is one of 206 volunteers with Gateway EITC Community Coalition who contribute an average of 40 hours each tax season. All this donated volunteer time calculates to an in-kind community contribution of \$176,583!

Mike Howard (right) completes a Missouri Property Tax Credit claim for a client at Five Star Senior Center. This credit applies to low-income senior citizens and individuals who are 100% disabled for a portion of their real estate taxes or rent. The credit is for a maximum of \$750 for renters and \$1,100 for owners who owned and occupied their home. Each year Gateway EITC Community Coalition completes over 1,200 Missouri Property Tax Credit claims for our clients.



## 2017 Gateway EITC Community Coalition Locations

### Illinois Sites

Associated Bank – East St. Louis\*  
Cahokia Library – Cahokia\*  
Columbia Library – Columbia\*  
Edwardsville Public Library – Edwardsville  
Fairmont City Library – Fairmont City\*  
Family Development Center – East St. Louis\*  
GCS Credit Union – Granite City  
Glen Carbon Library – Glen Carbon  
Lewis and Clark Community College – Godfrey  
New Bethel Missionary Baptist Church – East St. Louis  
Six Mile Regional Library – Granite City  
St. Vincent De Paul – East St. Louis\*  
Western Egyptian Waterloo Senior Center – Waterloo\*

### Missouri Sites

Barr Library – St. Louis<sup>+</sup>  
Blessed Teresa of Calcutta – Ferguson<sup>+</sup>  
Five Star Senior Center – St. Louis  
Grant's View Library – Affton<sup>++</sup>  
International Institute – St. Louis\*  
Julia Davis Library – St. Louis\*  
Lincoln University – St. Louis  
MET Center – Wellston  
Natural Bridge Library – Normandy\*  
North County Government Center – Hazelwood<sup>++</sup>  
RTR/DCC (Deaf Community Center) – Brentwood  
Salvation Army – St. Louis  
Samuel Sachs Library – Chesterfield<sup>++</sup>  
Schlafly Library – St. Louis<sup>+</sup>  
South County Government Center – Lemay<sup>++</sup>  
Spencer Road Library – St. Peters<sup>+</sup>  
St. John Municipal Building – St. John<sup>++</sup>  
University of Missouri St. Louis Express Scripts Hall – Normandy<sup>+</sup>

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\* managed by AARP; <sup>+</sup> managed by University of Missouri St. Louis; <sup>++</sup> managed by St. Louis County CORP

### Additional Services Offered at Sites

- Open a checking account
- Open a savings account
- Meet with a credit counselor
- Obtain free credit reports
- Purchase savings bonds

**Gateway EITC Community Coalition  
Statement of Financial Activities**

	<b>2017</b>	<b>2016</b>
<u>Revenue</u>		
Contributions, gifts, grants	\$152,502	\$128,454
Other revenue (in-kind)*	\$5,769	\$21,000
<b>Total Revenue</b>	<b>\$158,271</b>	<b>\$149,454</b>
<u>Expenses</u>		
Salaries and compensation	\$128,257	\$127,186
Printing, publications, postage	\$3,058	\$3,278
Other expenses**	\$26,461	\$47,532
<b>Total Expenses</b>	<b>\$157,776</b>	<b>\$177,996</b>
 Net Income	 <b>\$495</b>	 <b>-\$28,542</b>
 Net Assets	 <b>\$20,128</b>	 <b>\$20,623</b>

\* In-kind donations include office space from United Way of Greater St. Louis

\*\* Other expenses includes site supplies, volunteer food and mileage, insurance, fees, etc.

Source: Gateway EITC Community Coalition IRS Form 990

**2018 Estimated Budget**

<b>Revenue</b>	<b>\$173,478</b>
<b>Expenses</b>	
Salaries & Wages	\$96,000
Consultants & Contract Services	\$23,117
Supplies	\$6,000
Telephone	\$4,500
Printing, Publications, Postage	\$4,900
Computers and Equipment Maintenance	\$3,000
Tax Site Expenses	\$26,611
Conferences and Meetings	\$7,400
Insurance	\$1,800
<b>Total Expenses</b>	<b>\$173,328</b>

# Thank You to our Supporters!

## Donations and Grants Received in 2017

### More than \$50,000

- ❖ Internal Revenue Service

### \$25,000 to \$49,999

- ❖ Center for Economic Progress
- ❖ United Way of Greater St. Louis

### \$10,000 to \$24,999

- ❖ Emerson Charitable Trust
- ❖ U.S. Bank

### \$5,000 to \$9,999

- ❖ Bland Family Foundation
- ❖ PNC Foundation

### \$1,000 to \$4,999

- ❖ Commerce Bancshares Foundation
- ❖ Wells Fargo Advisors

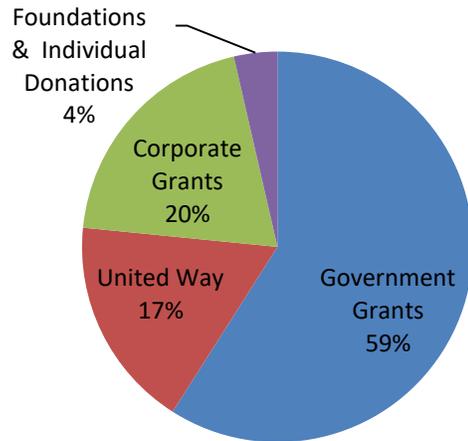
### \$100 to \$999

- ❖ Bank of America
- ❖ Central Bank
- ❖ St. Louis Community Foundation

### Less than \$100

- ❖ Robert and Susan Brooks
- ❖ Bernice Carp
- ❖ Dimitry Husenita
- ❖ Michael Kathriner

Distribution of Financial Support, 2017



### In-Kind Support

- ❖ Blessed Teresa of Calcutta
- ❖ City of St. John
- ❖ Edwardsville Public Library
- ❖ Five Star Senior Center
- ❖ Glen Carbon Public Library
- ❖ Justine Petersen
- ❖ GCS Credit Union
- ❖ Lewis and Clark College
- ❖ Metropolitan Training Alliance
- ❖ RTR/DCC (Deaf Community Center)
- ❖ Salvation Army
- ❖ Scott Air Force Base
- ❖ Six Mile Regional Library District
- ❖ St. Charles City – County Library District
- ❖ St. Louis County Human Services
- ❖ St. Louis County Library
- ❖ St. Louis Public Library
- ❖ United Way of Greater St. Louis
- ❖ University of Missouri St. Louis

**Gateway EITC Community Coalition Board of Directors**

President: Michael Howard, Five Star Senior Center  
Secretary: Bob Juergens, AARP Foundation Tax Aide – Missouri  
Treasurer: Steven Craig, City of St. Louis Comptroller’s Office  
Director: Michael Nickel, St. Louis County Older Resident Programs  
Director: Jason Spaetti, MERS Missouri Goodwill Industries, Inc.  
Director: Bob Tatum, Edward Jones (retired)

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Samantha Chism, University of Missouri St. Louis  
Steven Craig, City of St. Louis Comptroller’s Office  
Patrice Dollar, Lincoln University  
Juliette Douglas, Six Mile Regional Library District  
Tom Drake, Alton Area Tax Project  
Sheila Hayden, Internal Revenue Service  
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Bob Juergens, AARP Foundation Tax Aide – Missouri  
Robert McCarthy, University of Missouri St. Louis  
Tony Naddeo, AARP Foundation Tax Aide – Illinois  
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Kathy Paulsen, St. Louis County Older Resident Programs  
Sheryl Trask, St. Louis County Older Resident Programs  
Sonja Worth, New Bethel Missionary Baptist Church

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