

## SparkPoint at Chabot College Planning Meeting

Friday, January 10, 2020 | 10:00 am – 11:30 am

Chabot College, 25555 Hesperian Blvd., Building 700, 722A (Event Center), Hayward, CA 94545

### Objectives:

- Status of Planning Process
- Guest Presentation: Integration of Services – SparkPoint Fremont

**Materials:** *Agenda, notes from last meeting, binders*

### Agenda

10:00-10:05	Introductions/Ice Breaker & Objectives for today	Lileen	5 minutes
10:05-10:50	Status of Planning Process <ul style="list-style-type: none"><li>• What decisions have been made?</li><li>• What decisions are pending?</li><li>• What is needed for soft launch? Date/Time?</li></ul>	Bobby	45 minutes
10:50-11:20	<ul style="list-style-type: none"><li>○ Integration of Services at SparkPoint Fremont – VITA</li><li>○ Questions</li></ul>	Judy/Carolyn	25 minutes
11:20-11:30	Next Steps: February Meeting: February 21, 2020-10:00-11:30 am  Action Items: TBA	Bobby	5 minutes



## Chabot 2020 SparkPoint Dates

Date	Time	Location
February 21	10:00am to 11:30am	Board Room
March 13	10:00am to 11:30am	Event Center
April 10	10:00am to 11:30am	Event Center
May 8	10:00am to 11:30am	Event Center
June 12	10:00am to 11:30am	TBD





**SPARKPOINT®**  
FREMONT

### YOU NEED TO BRING

- ☐ For each person listed on the return:
  - ☐ **Social Security card or Individual Taxpayer Identification Number (ITIN)** card or letter. Go to <https://www.irs.gov/newsroom/get-ready-for-taxes-renew-expiring-itins-now-to-file-a-return-next-year> to verify that your ITIN has not expired.
  - ☐ **MUST KNOW** birthdates for everyone listed on tax return
- ☐ **Photo identification** (for you and your spouse, if filing jointly)
- ☐ **Copy of Previous Year's Return (preferred)**
- ☐ **Routing and account number for savings and checking accounts** or a voided check, and/or pre-paid debit card for direct deposit
- ☐ Income statements or forms like the following:
  - Wages from each job (W-2)
  - Interest (1099-INT)
  - Dividends (1099-DIV)
  - Retirement Plans (1099-R)
  - Gambling Winnings (W-2G)
  - Unemployment (1099-G)
  - Social Security Benefits (SSA-1099)
  - Miscellaneous Income (1099-MISC)
  - Sale of Stock (1099-B)
  - Tuition (1098-T) and detailed student account statement of expenses paid to university/college
  - Health Insurance Information (1095-A, B, or C)

### BRING IF IT APPLIES TO YOU:

- 2019 Identity Theft PIN Letter from IRS
- Records of charitable contributions
- Homeowner mortgage interest (1098)
- Property tax bill
- DMV registration form
- Interest you paid on student loans (1098-E)
- Day care expenses you paid for your children; bring provider's name, address, & tax ID or Social Security Number, and phone number
- Business incomes and expenses, including mileage log(s)
- UBER & Lyft tax summary page

### APPOINTMENTS NEEDED FOR THE FOLLOWING

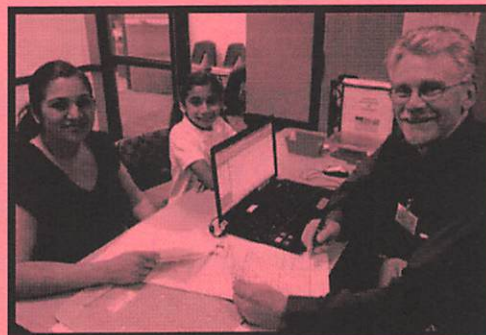
- Foreign Student with Visa F,J,M or Q
- You sign ASL
- Sale of principal residence
- 16+ Stock Transactions

**For appointments call  
Jane O'Hollaren at (510) 574-2026**

### WE CANNOT PREPARE THE FOLLOWING TAX RETURNS:

- Foreclosure/Short Sale
- IRA to Roth Conversions
- Sale of stocks acquired by stock options
- Loan Modification
- Married Filing Separately
- Out of State Income
- Rental Income
- Self-employment & sole proprietor business with expenses over \$25,000, depreciation, losses, or office in the home
- 1040NR (non-resident alien), with the exception of Foreign Student with Visa F, J, M or Q
- Expired ITIN holders need to call 211 for VITA sites with Certified Acceptance Agents

**\*\*Other situations may be out-of-scope\*\***



Providing **QUALITY** service since 2002, our **IRS-CERTIFIED** tax preparers are **PASSIONATE** about taxes.

***Need fast access to your money without paying additional fees? Direct deposit your refund into your bank account for faster refund. No bank account? No worries, we can help you enroll for a free pre-paid debit card at our site.***



# Why pay for TAX PREP?

Let our **EXPERTS** do it for you – for **FREE!**



The VITA Program is sponsored by the  
IRS and United Way Bay Area

**If your annual household income is \$56,000 or less, visit our FREE TAX PREP sites!!!**

*You may qualify for more than \$6,000 in refunds from the  
California and Federal Earned Income Tax Credits!*

LOCATION	DAY(S) & HOURS OF OPERATION	TYPE OF SERVICE
<b><u>Fremont Family Resource Center</u></b>  39155 Liberty Street Building EFGH Fremont, CA 94538	<b>January 22 to April 15, 2020</b>  Wednesdays: 4:00 to 8:00 pm Thursdays: 4:00 to 8:00 pm Fridays: 10:00 am to 1:00 pm  <b>*Wed, April 15, 2020 – 10 am to 7 pm*</b>	<b>Walk-In</b>  <b>*Free on-site childcare provided on a first come basis; space is limited*</b>
<b><u>New Haven Adult School</u></b>  600 G Street <b>(Entrance on H Street)</b> Union City, CA 94587	<b>January 25 to April 11, 2020</b>  Saturdays: 10:00 am to 1:30 pm <b>*Closed Saturday, March 14, 2020*</b>	<b>* Walk-In</b> <b>* Self-Prep</b> (need to bring a copy of last year's tax return)
<b><u>Ohlone College Tri-Cities Career Center</u></b>  39399 Cherry Street, Room 1211 Newark, CA 94560	<b>January 28 to April 14, 2020</b>  Tuesdays: 11:00 am to 3:00 pm	<b>By appointment only.</b> <b>To access the on-line scheduler, go to</b> <b><a href="http://www.fremontvita.org">www.fremontvita.org</a></b>

**\*\* Please note, if we reach capacity we will close our doors early \*\***

## **\$SAVE** FOR AN OPPORTUNITY TO **WIN \$100 and/or \$10,000**

Tax time is the perfect time for savings! Start now and save for emergencies or a financial goal (college education, dream home, vacation, retirement, etc.).

When you split your federal refund and save at least \$50, you'll be entered into local and national raffles for weekly and monthly drawings of \$100. There's also an opportunity to enter a \$10,000 drawing!

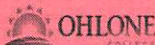
VITA staff will help you save a portion of your refund & enroll you in the raffle drawings!

**For more information, call SparkPoint Fremont at (510) 574-2020  
or visit [www.fremontvita.org](http://www.fremontvita.org)**

**EarnIt!  
KeepIt!  
\$aveIt!**



**SEE OTHER SIDE FOR A LIST OF  
REQUIREMENTS & ADDITIONAL  
INFORMATION**



Tri-Cities Career Center





# Partners Make it Possible

Partner Agency	Services	Address	Contact
4Cs (Community Child Care Council) of Alameda County	<ul style="list-style-type: none"> <li>Child Care Information</li> <li>Child Care Licensing</li> <li>Child Care Payment Assistance</li> </ul>	Fremont FRC 39155 Liberty Street, Suite D-410 AND 22351 City Center Dr. Suite 100, Hayward, CA 94541	FRC: (510) 713-2557 Resource & Referral Dept – (510) 582-2182 Ext. 3198
Alameda County Social Services	<ul style="list-style-type: none"> <li>Medi-Cal, CalWORKs, CalFresh, General Assistance</li> </ul>	Fremont Family Resource Center, 39155 Liberty St., Suite C-330, Fremont, CA 94538	(510) 795-2428
Bay Area Legal Aid	<ul style="list-style-type: none"> <li>Debtor's Rights Clinic</li> <li>Foreclosure Help</li> <li>Bankruptcy Information</li> </ul> <i>4<sup>th</sup> Friday of every month</i>	Fremont Family Resource Center, 39155 Liberty St., Suite-A-120, Fremont, CA 94538	(510) 574-2026
City of Fremont Human Services, FRC Division/SparkPoint *Mission Asset Fund	<ul style="list-style-type: none"> <li>Financial Coaching and Education</li> <li>Tax Preparation</li> <li>Credit Building Programs</li> <li>* Peer Lending Circle (credit building program)</li> </ul>	Fremont Family Resource Center 39155 Liberty St., Suite A-110, Fremont, CA 94538	(510-) 574-2020
Employment Development Department (America's Job Center)	<ul style="list-style-type: none"> <li>Employment Services</li> <li>Career Exploration</li> <li>Resume Writing</li> <li>Interview Techniques</li> </ul>	Fremont Family Resource Center, 39155 Liberty Street, Suite B-200, Fremont, CA 94538	(510) 794-3669
Fremont Adult School and Continuing Education *Growth Sector	<ul style="list-style-type: none"> <li>Career Education</li> <li>English as a Second Language Classes</li> <li>Many Class Offerings</li> <li>*Pre-College Bridge Program</li> </ul>	4700 Calaveras Ave, Fremont, CA 94538	(510) 793-6465 *(510) 209-6524
Fremont Fair Housing and Landlord Tenant Services *Project Sentinel	<ul style="list-style-type: none"> <li>Housing Discrimination &amp; Landlord/Tenant Counseling</li> </ul> *Home Foreclosure Info *Keep Your Home California	Fremont Family Resource Center, 39155 Liberty St., Suite D-440, Fremont, CA 94538	(510) 574-2270 *(800) 855-7100
New Haven Adult School	<ul style="list-style-type: none"> <li>Career Education</li> <li>English as a Second Language Classes</li> <li>Many Class Offerings</li> </ul>	600 G Street, Union City, CA 94587	(510) 489-2185
Ohlone College Tri-Cities Career Center	<ul style="list-style-type: none"> <li>Career Exploration</li> <li>Resume Update &amp; Writing</li> <li>Interview Techniques</li> </ul>	39399 Cherry St, Room 1211, Newark, CA 94560	(510) 742-2323
Tri-City Volunteers	<ul style="list-style-type: none"> <li>Food Bank</li> <li>Thrift Store</li> <li>Gain Work Experience</li> </ul>	37350 Joseph St Fremont, CA 94536	(510) 793-4583
Union City Family Center	<ul style="list-style-type: none"> <li>Wrap Around Services for Families</li> <li>Financial Coaching &amp; Education</li> <li>SparkPoint University</li> </ul>	SparkPoint Satellite Office, 725 Whipple Rd, Union City, CA 94587	(510) 476-2770



## SPARKPOINT OFFERS FINANCIAL SERVICES AT NO COST TO YOU!!!

At SparkPoint Fremont, Tri-City individuals can access a wide variety of services to help them achieve financial stability and prosperity.

### Together with our partners we can help you...

- Increase your income and savings
- Manage your debt
- Create a savings and spending plan for your family
- Understand your credit report
- Teach you how to increase your credit score
- File taxes
- Apply for benefits
- Aid in job searching, resume writing, and provide interview technique
- Career exploration and training
- Assist with landlord tenant mediation



*See our list of partners and services on the back*

Attend one of our **SparkPoint Information Sessions** to learn how you can work with a financial coach to reach your financial goals!

### Dates for 2020

January 16

May 21

September 17

February 20

June 18

October 15

March 19

July 16

November 19

April 16

August 20

December 17

**When:** Every Third Thursday of the month  
**Time:** 6 to 7 p.m.  
**Location:** Fremont Family Resource Center  
Millennium Conference Room (Room A-120)  
39155 Liberty Street, Fremont, CA 94538

**For registration, please contact SparkPoint Fremont at (510) 574-2020**



For other SparkPoint locations please visit:

[www.sparkpointcenters.org](http://www.sparkpointcenters.org)





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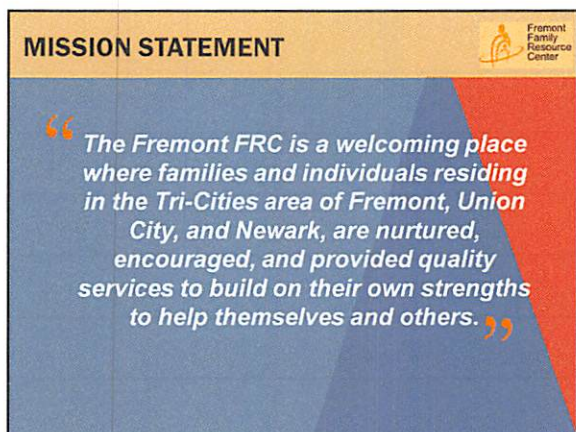
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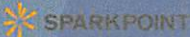
# THE SPARKPOINT INITIATIVE



SparkPoint is a nonprofit program with an array of free services in one, convenient location designed to help individuals and families build financially secure futures

- ✓ United Way Bay Area supports 23 SparkPoint Centers in the Bay Area
- ✓ 30,000+ Bay Area residents served since 2009
- ✓ SparkPoint Centers are located in communities with some of the highest poverty rates in the Bay Area






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SPARKPOINT FREMONT IS A COLLABORATIVE OF ELEVEN ORGANIZATIONS WORKING TO ASSIST LOW AND MODERATE INCOME FAMILIES AND INDIVIDUALS TO ACHIEVE THEIR FINANCIAL GOALS.

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SERVICES

- Financial Coaching
- CalFresh Application Clinic
- Free Tax Preparation (VITA)
- Back Tax Preparation
- Legal Aid for Consumer Debt Issues
- Peer Lending Circles
- Career Training and Education
- Housing Assistance
- Employment Services
- Financial Education

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FREE Tax Preparation

VITA Program

(Volunteer Income Tax Assistance)

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TRI-CITY WORKFORCE TRAINING RESOURCE

TRI-CITY WORKFORCE TRAINING RESOURCE

PREPARING THE WORKFORCE OF THE FUTURE

PROVIDES THE MANAGEMENT SKILLS AND COMMUNITY RESOURCES WITH WHICH TO PREPARE AND QUALIFY THE WORKFORCE OF THE FUTURE.

For more information visit [www.fremont.gov/workforcetraining](http://www.fremont.gov/workforcetraining)

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## TOOLS TO BUILD AND PRESERVE ASSETS

### Peer Lending Program

- ▶ A financial program that helps establish or improve credit.
- ▶ It's a \$0 fee, very small, short-term loan that increases a credit score, once the loan is paid on time. The total loan amount is \$300-\$2400, and most loans are for 6-12 months.
- ▶ The funder is not the FRC, but a group of peers who also want to increase their credit score.

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## Becoming a SparkPoint Client



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    A[Attend Information Session] --> B[Meet with a financial coach and discuss your goals]
    B --> C[Create a plan to reach your goals]
    C --> D[Access multiple services that can help you...]
    D --> E((MEET YOUR FINANCIAL GOALS!))
    E --> A
  
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## Questions?

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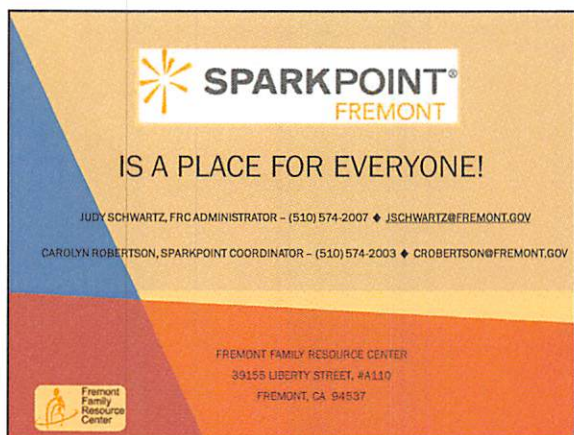
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