

Financial Education for the Public



328 public-facing financial education workshops

13,872 total participants

Trainings for Practitioners



31 train-the-trainer workshops

445 human services practitioners trained



Federal Returns Filed

	Baltimore	Statewide
Federal Returns Filed	5,000	15,500
Volunteer Tax Preparers	181	334
Volunteer Hours	2,246	24,564
Federal & State Refunds	\$10 million	\$24 million
Tax Prep Fees Saved	\$1 million	\$3 million



Volunteer Tax Preparers



Volunteer Hours



Federal & State Refunds



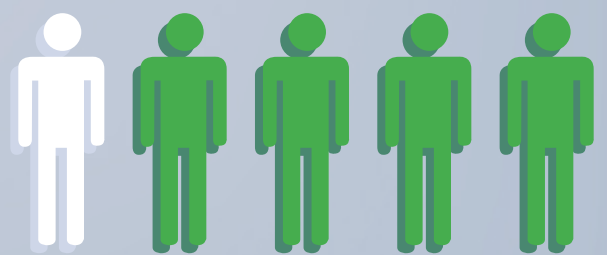
Tax Prep Fees Saved

Financial Coaching & Financial Planning Programs

80 People received free financial coaching or planning services

245 Sessions with a Certified Financial Planner® or a Trust Plus™ Financial Coach

75% Of coaching clients increased their credit score by an average of 38 points and reduced debt by \$2,827



4 out of 5

clients raised their credit scores in 6 months

Benefits Access



198 households screened for public benefits
\$169,780 in benefits

Capacity Building



3,759 Participants reached through events

Advocacy & Legislative Highlights

21 Bills Supported

103 Bills Tracked

Additional **\$404 million** in COVID relief through tax credits:

\$177 million to EITC recipients through a one-time stimulus payment

\$160 million to Maryland families through the expansion of MD's EITC

\$66 million to ITIN filers who've been left out of EITC & federal relief

\$1 million to families with children with disabilities through the CTC

Saving Maryland over **\$7million** by strengthening the Maryland Save4College program

CASH supported legislation to end the abuse of the Save4College program to ensure more low-to-moderate income families can participate and save for future higher education costs



Impact & Special Initiatives



Bmore CoLab

The Bmore CoLab is a nonprofit collaboration space that provides a variety of services to small businesses and entrepreneurs with the goal of **empowering entrepreneurship and financial well-being in Baltimore, MD.**

21 small businesses and entrepreneurs received tax assistance and attended financial education events at the Bmore CoLab.



Financial Navigation

The Financial Navigator program was created in response to the COVID-19 pandemic. CASH has partnered with **Baltimore County government** to help residents navigate financial hardship and disruptions.

3,400 referrals have been made for *Baltimore Co.* residents

780 total sessions



Bank On Maryland

Bank On MD provides all Marylanders equal access to safe, inexpensive and certified bank accounts.

Launched the **Bank On website**

2 new banking partners, **M&T Bank & PNC Bank**

1 new partnership with **MD Department of Labor** to offer the option to direct deposit unemployment income