Annual Report 2011-2012

I ♥ SAVING MONEY
Table of Contents

PMMC Mission & Values ........................................... 3-4
Strategic Planning Overview .................................... 5
2011-2012 Goals & Action Plans ............................... 6
Why is Student Debt our Problem? ......................... 7
Highlights ................................................................ 8
Events ..................................................................... 9-11
  Individual Development Accounts ......................... 9
  Volunteer Income Tax Assistance ......................... 10
  PMMC Week ....................................................... 11
Workshops .............................................................. 12-16
Reports .................................................................... 17-26
  Student Demographics .......................................... 17-18
  Programming and Office Visits ............................. 19-21
  Website Traffic ................................................... 22
  VITA Statistics .................................................... 23-25
  Qualitative Feedback ........................................... 26
Collaborators .......................................................... 27
  Partners ............................................................... 27
  Advisory Board .................................................... 27
About Us .................................................................. 28-29
PMMC Department Mission Statement

The Personal Money Management Center (PMMC) is committed to assisting students with their financial concerns. Our mission is to create a competent and confidential atmosphere where students can have access to accredited counseling services, quality financial education, and appropriate tools to achieve lifelong successful financial outcomes.

Diversity Statement

PMMC is dedicated to providing resources to all students regardless of differences in traditions, cultures, orientation, economic backgrounds, religious beliefs, and racial/ethnic origins. Our goal is to promote diversity in our activities and on campus.

PMMC Departmental Values
the principles and ideals which guide how we work

Respect:

Treating students and co-workers courteously and professionally in all situations; valuing and honoring diversity in others; being honest, direct, and respectful in all communications and loyal to everyone including those not present.

I will:

- Validate and value each individual for their unique personality, talents, experiences, and identity.
- Approach problems, projects, and discussions open to different perspectives and not as a matter of right or wrong.
- Be respectful in choice of words, expressions, tone of voice, and body language demonstrating commitment to PMMC values and student served by avoiding gossip, mean-spirited attacks, or other behaviors that may undermine the team or service to students.
- Share ideas, express emotions, and give feedback in a thoughtful and appropriate manner, time, & place.
- Listen and work to understand others’ points of view and acknowledge their concerns as real.
**Integrity:**
Doing the right thing demonstrated by doing what I say I will do, avoiding hidden agendas, emphasizing and recognizing success.

**I will:**
- Tell the truth, set realistic expectations for ourselves and others; ask for guidance or help when needed.
- Apologize when appropriate, create a blame free environment, and never shift blame to other PMMC or University staff.
- Continually self-evaluate and strive to be self-aware.
- Seek opportunities to grow and develop as a staff member.
- Look for opportunities to resolve conflicts and problems, to give others a heads up and to respond, learn and seek solutions that will minimize the likelihood of problems in the future.

**Confidentiality:**
Work to create an atmosphere of safety, confidentiality, competence, and trust which is necessary to help the PMMC provide resources to students and University members.

**I will:**
- Maintain the highest level of confidentiality by holding sensitive conversations in non-public locations and protecting confidential or sensitive information.
- Discard materials with confidential information in a careful manner that protects student privacy and trust.
- Monitor and streamline the PMMC’s database to promote electronic safety.

**Excellence in Service:**
Performing all of my responsibilities to the best of my ability; exceeding the expectations of our students/co-workers and the standards of performance set within PMMC; being friendly, sensitive, and willing to help others: showing concern for their needs, listening empathetically, and talking a little less.

**I will:**
- Provide our students/co-workers with positive, ethical, high quality service regardless of any personal or professional difficulties I may have.
- Give students my full attention with patience and empathy.
- Be attentive and respond to student needs promptly.
- Create an environment that is open and responsible to student/co-worker feedback.
- Seek out and participate in opportunities that enhance my skills and be willing to share my knowledge and experience.
- Give and accept feedback, both positive and constructive.
PMMC Strategic Planning

Vision

Students attain financial competence and a means to achieve their life goals.

Strategic Plan

- Assess and evaluate PMMC’s services to increase effectiveness.
- Apply for grants.
- Submit to a national publication.
- Continue the education and training of the center’s coordinator and interns to provide quality and current resources to students.

Assessment and Evaluation

1. Student, University and Community support of the Center
   a. Number of students who request consultations
   b. Number of students, etc… who use the University VITA sites
   c. Number of requests for presentations
   d. Numbers who attend workshops and events
   e. Number of client referrals from other student resource centers
   f. Number of clicks to website
   g. Number of Facebook and Tweet users
   h. Number of marketing flyers we distribute
   i. Number of Chronicle articles
   j. Dollar amount of in-kind donations
   k. Partnerships
      i. National
      ii. Community
      iii. University

2. Behavioral change of students due to the Center’s resources
   a. IDA pre and post electronic survey
   b. Electronic post-consultation survey

3. Are we meeting student needs?
   a. Electronic consultation intake survey
   b. Paper post-workshop survey
PMMC Educational Goals and Plan for 2011-2012

Goals

1. Promote practical life skills to assist students in becoming financially sound
   a. Students will know how to create a budget and track expenses
   b. Students will learn about loans and how debt affects them
   c. Students will learn about banking services and the advantages of direct deposit
   d. Students will know how to download a free credit report
   e. Students will know how to prepare their own federal and state taxes
   f. Students will know how to begin investing for their future
   g. Students will know how to transition from student to professional wages
   h. Encourage students to establish short- and long-term financial goals for lasting financial security

2. Provide a variety of resources that will effectively meet student’s needs both in prevention as well as help for those in financial trouble
   a. Provide personal consultations in a private and safe environment
   b. Provide monthly workshops on various current financial topics
   c. Provide resources targeting specific areas of personal financial management
   d. Offer lecture series as an opportunity to engage students over a period of time and to effectively serve underrepresented populations
   e. Offer events targeting student needs and bringing attention to outside topics
   f. Work collaboratively with students, faculty and departments to identify specific student needs and determine how to meet those needs
   g. Identify campus and community resources that are available to University students and encourage their use

3. Increase awareness of the PMMC
   a. By building a capacity for partnerships and collaborations
   b. By creating good marketing materials
   c. By creating a good social marketing network
Why is student debt our problem?

By Ann House and Jerry Basford

Accepted Conference Submission (NASPA Conference, November 2012)

In 2011 student loan debt overtook credit card debt. Combine this debt with students who do not know how to manage personal finances. This is dangerous when we see that debt can keep students from finishing their degree or cause them enough stress to affect their overall health.

Neal Whitman et al., (1985) in their study, “Student Stress: Effects and Solutions” tell us that stress is necessary to challenge students to learn. However, with financial stress now being the number one reason for student dropout rates, students are encountering pressures that they cannot deal with on their own.

What can Student Affairs do to change the current dropout rate and inspire students to cope? Again, we turn to Neal Whitman et al. who offer some solutions that model Student Affairs key mission. The key to reducing distress is providing students with a feeling of control over their education, information about what to expect, and feedback regarding what can be done to improve their performance. Students who do not feel helpless will adopt their own coping strategies.

Departments of Student Affairs are dedicated to contributing to the learning environments of students. We can provide opportunities that strengthen students and provide them with scholastic, financial, and emotional success.

Working with students to help them understand their finances gives them an opportunity, in their formative years, to help them change their financial foundation and inspire them to manage their lives, not just from an educational perspective but from a holistic perspective.

The Personal Money Management Center (PMMC) at the University of Utah was established in 2011 to provide financial information to students struggling with debt and personal money issues. Students are offered counseling services, quality financial education and appropriate tools to achieving lifelong successful financial outcomes. Many of our students are referred to us by faculty and offices in Student Affairs, such as Financial Aid, and we direct students to other services as needed.

We can help students prepare for the future by taking a more holistic approach when addressing their needs and their issues. By providing direct support services to students struggling with debt and stress, our goal is to narrow the dropout rate and give them a better transaction into jobs and the community.
Highlights

- New Coordinator hired September 1st and the beginning of the new revamped PMMC.

- Development of a “brand” for marketing and a permanent office in the Union.

- Served 4207 students with face-to-face contacts.

- Hosted 17 workshops

- Guest presenter at 17 classes, events, or conferences

- Served 520 students with assisted-self-tax-preparation and saved students $66,560 in tax preparation fees.

- International students were served by our campus VITA site. This is a huge resource to them as there are few tax preparers in the state who are certified to prepare taxes for non-residents.

- Broke a record for the number of tax filings prepared in one day at a university VITA site.

- Assisted 25 students getting placed into a matched savings program where, so far, they have saved $18,369.50, and their match, to date, reached $55,108.05. Students will use this money for school, to start a small business, or to get into a first home. About half of this money will be invested into the University of Utah in the form of tuition.

- We have become a model university financial center in Utah. After visits and conversations with BYU and the LDS Business School, both are using our Center as a standard to establish their own student financial management centers.

- Paper accepted for Fall Western Region NASPA conference session.

- Quoted as a resource by the Chronicle and the Salt lake Tribune.
Individual Development Accounts (UIDAN)

**Description:** The PMMC teamed up with AAA Fair Credit Foundation to teach financial management classes to participants in the matched savings program offered through the Utah Individual Development Account Network (UIDAN). These classes covered basic family finance including budgeting, savings, retirement, insurance, buying a home, and being a savvy consumer. Once participants completed the eight hours of financial management, they were able to work with AAA Fair Credit Foundation to begin their savings program.

**Objectives:** The objectives of the financial management classes were to educate participants regarding basic personal and family financial management, get them into the habit of being a wise consumer, and start them with the matched-savings program. Participants save $1,500 over the course of one to two years. Their $1,500 is matched 3 to 1 with $4,500. This $6,000 can then go towards an asset; a home, a small business, education, or assistive technology.

**Programming Goals Achieved:** Forty-seven students completed the 8-hour course. Twenty-five students have entered the program and have launched their savings.
Volunteer Income Tax Assistance (VITA) Program

What is VITA?

The VITA Program offers free tax help to low- to moderate-income (generally, $50,000 and below) people who struggle with preparing their own tax returns. Certified volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country.

The PMMC partnered with the Internal Revenue Service (IRS), Community Action Partnership of Utah (CAP Utah), the University of Utah’s David Eccles School of Business, and the University Union. The IRS supplied the training, certification and tax preparation materials. CAP of Utah provided marketing materials and a VITA van which we parked on the sidewalks to advertise the site. The Business School provided the volunteers. The University Union provided the tax preparation room, a full-time volunteer, and a printer. There were no charges to the PMMC for these services.

Who are the volunteer tax-preparers?

In order to become a VITA Volunteer at the University of Utah, the volunteer must pass rigorous training and extensive testing to become a certified tax preparer. A volunteer may choose one of the two options:

- **Basic/Intermediate Certification**: Requires an 80% or higher on Basic, and Intermediate tests.
- **Foreign Student Certification**: Requires an 80% or higher on Basic, Intermediate, and Foreign Student tests.

The University of Utah VITA volunteers come from Beta Alpha Psi (BAP)—the nationally recognized organization for students majoring in accounting, finance, and information systems.

The goal of BAP is to promote scholastic and professional excellence in the business information field through service and self-development. It provides the opportunity to meet professionals from the business community who are eager and helpful in providing students with information that will assist them in making sound career decisions.

VITA Program Director and BAP President for 2011-2012 was Brian Farr.
PMMC Week

To coincide with national America Saves Week, the PMMC held our own week on campus to draw attention to the new Center. We provided students with a variety of resources and opportunities to gain financial knowledge to begin a positive behavior change. We held one event Monday through Friday to celebrate PMMC Week. Our keynote speaker was:

Not So Common Sense by Rachel Cruze

Description: This event was a presentation sponsored by the PMMC for students and community members. Rachel Cruze, the daughter of financial guru Dave Ramsey, spoke about the dangers of debt, the life of a college student, and building wealth. This event was the highlight of the Week.

Rachel Cruze is a graduate of the University of Tennessee with a B.A. in Communication Studies. Growing up as Dave Ramsey’s daughter, she had a very unique perspective on how money works. Dave and Sharon Ramsey were teaching their children how to save, spend, and give before most people learned how to tie their shoes. She currently lives with her husband, Winston, in Franklin Tennessee. She joined Dave’s team full time in 2010 and now travels spreading this message of hope in high schools, colleges, churches and conferences all over the country. She shows her peers of all ages how to budget their money, intentionally save and give like no one else!
Workshops

*Taxes- What to do with your return*

**Description:** Bob Christensen, MBA, FPA of Net Worth Advisors Group, spoke to students about what they could do with their tax return. He discussed ideas such as creating an emergency fund, paying down debt, investing in a mutual fund or stock, saving for upcoming expenses, and even having some fun with the money.

*Credit Reports*

**Description:** Al Bingham, credit expert and author of “The Road to 850,” spoke to students about credit history and credit reports. He explained what credit report is, what the report consists of, and how to improve your score. The workshop was held in a computer lab so students could download their credit reports and be assisted with reading them.

Al Bingham has worked in the mortgage industry for 19 years as a senior loan officer primarily with National City Mortgage. In 1997, he started a research project on credit scores. Over the following years, he created a team of analysts that researched the credit scoring system. This work accelerated in 2003 for four years after which he finally published *The Road to 850*. At the same time, he produced the seminar *The Drive to 850* in 2005 by which he has taught companies, educators and groups on credit scores. Finally, his video production *The Quest for 850* was a joint project with educators to help promote greater literacy on credit, credit reports and credit scores within schools, universities and colleges.
Four Simple Steps to Achieve Financial Health and Wealth Now

**Description:** Todd Romer, author and speaker became our last guest presenter for Spring 2012. He spoke about the need to invest starting at a young age, even while accumulating some debt for college and working to build assets.

Todd Romer is the Founder and President of Young Money. Using earnings from a lawn mowing business in Dayton, Ohio, Todd began managing and investing money in high school and in college. He started *Young Money* magazine and [youngmoney.com](http://youngmoney.com) at the age of 30. From 1999 - 2009, nearly 8 million copies of *Young Money* was distributed to the college market. In 2010, the Young Money LIVE campus event and speaking tour was launched to bring relevant financial education to college students on their turf. Todd's passion is to help today's young adults become more financially healthy, foster an entrepreneurial spirit and reach their personal goals.

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**Student Loan Panel Discussion**

**Description:** We had Krista Johansen from Financial Aid and Scholarships present on the basics of how to apply for student aid, who qualifies, and what other options there are for paying for college. The time was then turned over to three students, one currently in school with loans, one in school and not taking out loans, and one graduate student who is working full time and going to school. Attendees asked questions for the remainder of the workshop.

**Objectives:** To let students know about the financial aid department and to ask questions that they have about the process. The panel discussion was designed to give students perspectives of others who took, or didn’t take out loans.
**Programming Goals Achieved:** We had a very good turnout, about 28 students. The best attended of all our monthly workshops. Many questions were asked and answered and students became aware of the PMMC and the Financial Aid and Scholarship offices.

**Saving and Planning**

**Description:** Guest speaker Gerard Van Gils from Utah First Federal Credit Union presented on banking services and tips for saving.

**Objectives:** To present information on banking and to encourage students to get banked. They were told to survey several banking institutions; banks, credit unions, and online banks, to find the best one for them.

**Programming Goals Achieved:** Students were given an action plan to survey several banking institutions.

**Credit Reports and Scores**

**Description:** This event was part of the PMMC’s monthly workshop series during the fall semester. Al Bingham, credit expert and author of “The Road to 850” spoke to students about credit history and credit reports. He explained what credit report is, what the report consists of, and how to improve your score. He introduced a new program that will help individuals track their credit history and score, and give feedback regarding how to improve their score.

**Objectives:** The objectives of this workshop were to educate students regarding credit reports and help the student download and interpret their credit report.

**Programming Goals Achieved:** Students were given the assignment to download their credit report from Experian, Trans Union, or Equifax using annualcreditreport.com.

**Budgeting**

**Description:** This event was part of the PMMC’s monthly workshop series during the spring semester. Wells Fargo spoke to students about budgeting techniques, budgeting methods, and services that banks in general offer to help student budget.

**Objectives:** The objectives of this workshop were to teach students basic budgeting techniques and answer questions they have about budgeting.

**Programming Goals Achieved:** Students were given a budget template to use when making their personal budget.
Investments

**Description:** This event was part of the PMMC’s monthly workshop series during the spring semester. The Finance Club of the University of Utah spoke to students about the basics of investing, investing vehicles, and how to get started investing.

**Objectives:** The objectives of this workshop were to teach students about investing and answer questions they have about investing.

**Programming Goals Achieved:** Students were given an opportunity to ask questions to the representatives of the Finance Club about investing.

**Dave Ramsey Foundations in Personal Finance**

**Description:** The Foundations in Personal Finance is a course designed by Dave Ramsey, a personal finance expert and founder of The Lampo Group, Inc. We partnered with Zions Bank to present these series of workshops. This course curriculum includes 5 DVDs, one guide book, and online access to financial information on saving, budgeting, debt, college life, family life, and philanthropy. Students watched these DVDs, used the workbook, and participated in group discussions regarding the financial topics in the five-week-course.

**Objectives:** The objectives of the PMMC were to educate students on personal finance topics and encourage behavior change to help the students eliminate debt and build wealth.

**Programming Goals Achieved:** Students were given an instructional booklet that corresponded with the topics discussed on the DVDs. Students had the opportunity to fill out the booklets and make a personal financial plan.

David L. Ramsey is an American financial author, radio host, television personality, and motivational speaker. His show and writings strongly focus on encouraging people get out of debt. He is the best-selling author of *More Than Enough* and the *The Dave Ramsey Show* is heard on more than 450 radio stations throughout the U.S. His show transmits Ramsey’s inimitable financial advice to more than 4 million listeners each week.
**Historical and Current Trends in Consumer Credit**

**Description:** This event was sponsored by the Family and Consumer Studies department and the PMMC. Doctor Robert Manning is an expert in consumer finance and the author of “Credit Card Nation.” He spoke about how credit has changed since the 1980 when we had three credit cards to choose from. Today, there are hundreds of credit cards; there are debit cards, and various other stored value cards and gift cards. Credit reports began in 1995 and have become so important they dictate what percentage rate we are paying on loans, what we pay for insurance, and used to determine employment.

Robert D. Manning is Research Fellow at the FILENE Institute, past Director of the Center for Consumer Financial Services at Rochester Institute of Technology, and founder of the Responsible Debt Relief Institute.

Author of the widely acclaimed CREDIT CARD NATION (Basic Books, 2000), which received the 2001 Robert Ezra Park Award for Outstanding Contribution to Sociological Practice, Dr. Manning is a specialist in consumer finance, financial education, retail banking deregulation, race and ethnic studies, and globalization. His collaboration with Michael Hudson, "Banking on Misery," received the prestigious 2003 George K. Polk Award for investigative journalism and the 2004 Harry Chapin Award for Poverty Research while his path breaking study, "Credit Cards on Campus," received the 2000 Morris Rosenberg Research Award from the District of Columbia Sociology Society.
Reports

Demographics

Total number of students and University members served in 2011-2012: **4207**

**Year In School**

- Freshman: 28%
- Sophomore: 9%
- Junior: 19%
- Senior: 6%
- 5th year Senior: 1%
- Graduate: 1%
- Masters: 1%

Freshman and seniors make-up 64% of the total student population served.

**University Members Served**

- Student: 91%
- Staff: 8%
- Faculty: 1%

Students comprise 91% of all University members served.
Students majoring in Human Development and Family Studies comprise ~25% of all students who utilize PMMC resources.
Programming and Office Visits

2011-2012 Individual Visits

- Individual Consultations: 82
- Walk-Ins: 12
- Students Visiting for Class Extra Credit: 64

2011-2012 Activities and Students Served

- Tabling Events: 1991
- Presentations and Workshops: 864
- Events: 969
- # of Individual Events: 30
- Student Attendance: 43
- Faculty and Staff Attendance: 9
- # of Individual Events: 143
Reasons for Using PMMC

Budgeting, Debt Management, Investing, and Planning for the future comprise 50% of all reasons for student motivation to participate in PMMC workshops and utilize the center for financial consultations.
Nine Events
Showing Individual Attendance

- Historical and Current Trends in Consumer Credit Special Event
- Dave Ramsey Foundations in Personal Finance Special Event
- Tabling PMMC Week
- Not So Common Sense PMMC Week
- Taxes- What to do with your return PMMC Week
- Credit Reports PMMC Week
- Open House PMMC Week

Attendance At Events, Tabling, and Workshops

- Total Students Served: 96%
- Total Staff and Faculty Served: 4%
Website Traffic

New and returning Visitors July/2011 to June /2012

New vs. Returning Visitors
**VITA Statistics**

### VITA Volunteers and Total Program Hours

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The VITA Program involved the participation of 130 volunteer tax preparers and generated 1081.5 hours of donated work. This is equivalent to $38,436.51 in average accountant pay.
### Average Age of Filer
- **Total**: 26

### Average Gross Income (AGI) of Filer
- **Total**: $18,023

### Return Demographics

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<td><strong>Refund Amount</strong></td>
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<td><strong>Amount in Earned Income Tax Credit (EITC)</strong></td>
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<td><strong>Amount in Child Tax Credit</strong></td>
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<td><strong>Direct Deposit Count</strong></td>
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<td><strong>Savings to students in tax prep fees (Average cost of state and federal tax preparation, 1040, non-itemized = $128)</strong></td>
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Qualitative Feedback

“I really appreciate you taking the time to meet with me and Dana [Sowby] about the financial advising career path and sharing your story. Your perspective and knowledge opened my eyes to all the career opportunities available that fit into my passion for helping people. Instead of being disillusioned by some of the corporate elements of the finance career option, I have a renewed interest in the field and am excited for what’s to come!”

- Rachel, Family and Consumer Science & Business junior

“I am happy to promote [the PMMC]. I believe it to be an incredible service to students. The feedback I received from your presentation was really positive! They enjoyed it and found it to be really helpful and relevant.”

Jennifer Netto, Program Coordinator Go Girlz Initiative at the Women’s Resource Center

“I just wanted to thank you for the meeting on Monday! It was not only delightful but very informative and I intend to make good use of all the information made available to me.”

- Denise, student

“Thanks again for arranging the lectures by Rachel Cruze and Todd Romer this past month. The students in my FCS 3450 class really enjoyed the lecture. I think both presenters did a great job of connecting with students and communicating their messages.”

Cathleen D. Zick, Professor, Family and Consumer Studies

“The services you offer are valuable to the campus community, especially our population of students who struggle with finances.”

Nakita Swanigan, Administrative Assistant, Women’s Resource Center

"Ann did a tremendous job! Her presentation was very beneficial. We appreciate so much your office taking the time to present at our conference!"

Sarah Dalling, Assistant Director of Operations, Utah Association of Student Financial Aid Administrations Conference
Collaborators

University Partners

Black Student leadership Institute
International Center
U School of Medicine
Center for Disability Services
University Housing
Women’s Resource Center
LGBT Resource Center
Alpha Beta Psi
LDS Institute
Daily Utah Chronicle
Freshman Council
Upward Bound
LEAP Program
Marriott Library
Dept of Family and Consumer Studies
David Eservices
Financial Aid & Scholarships
Veterans Support Center
ASUU
Student Union

Community Partners

Bridges Out of Poverty/ LDS Church
Utah Individual Development Accounts
Latinos in Action
Zions Bank
Wells Fargo
Brigham Young University
LDS Business College
Utah Community Action Partnerships
Utah Association if Student Financial Aid Administrators

Advisory Board Members

Jerry Basford: Associate Vice President, Student Affairs
Robert Mayer: Associate Professor, Family and Consumer Studies
Marci Butterfield: Associate Professor, David Eccles School of Business
Krista Johansen: Loan Manager, Financial Aid and Scholarships
Linda Dunn: Director, Bennion Community Service Center
Martha Wunderli: Director, UIDAN
Geneva Thompson: ASUU President
Bryce Williams: Academic Affairs Board Director
Dillon Jensen: Student Services Board Director
About Us

Ann House
Coordinator, Personal Money Management Center
Ann has a B.S. in Human Development & Family Studies and a M.S. in Family Ecology, both from the University of Utah. She has been an educator and public policy advocate for 32 years. She has managed project grants associated with public education of adults and youth in the areas of personal financial management and micro-economics. She is a published author and has received numerous state and national awards. She serves the community through many partnerships and sits on the boards of numerous organizations. She is a mom to three consumer-savvy young adults, a grandma to two adorable girls, an amateur astronomer, sailor, gardener, and hiker.
Kristina Rodriquez  
**Associate Coordinator, Personal Money Management Center**  
Kristina has a B.A. in Finance from the David Eccles School of Business. She was the Business School’s Outstanding Senior in 2011. She wrote an Honors Thesis titled *Developing a Financial Mentoring Center at the University of Utah*, and was instrumental in getting the PMMC started in 2010. She left in November for a position as a Credit Analyst at Zions First National Bank. She will be leaving there shortly for a new adventure in Japan. She loves to learn about cultures around the world by reading, traveling, listening to music, and studying pop-culture. She will be remembered fondly for her work here and for her “I [heart] Saving Money” design.

Jordan Waite  
**MUSE and PMMC Intern**  
Jordan is a senior and will graduate in 2013 with a Bachelor of Science degree in Consumer and Community Studies with an emphasis in Financial Planning. In addition to attending college, he currently serves as president of the Financial Planning Association – University of Utah chapter and is a recipient of the MUSE Project (“My U Signature Experience”). He is considering continuing his education by earning a Master of Business Administration from Utah State University or the University of Utah. Jordan hopes to take his passion of personal finance and customer service to pursue a career in the area of financial planning. When he is not studying or working, he enjoys training for half-marathons, reading good books, gardening, and dinner parties.

Sai Samineni  
**PMMC Intern**  
Sai joined the PMMC in May. She is a junior majoring in biology & anthropology and planning to graduate in spring 2014. She plans to attend medical school and pursue a career in gynecology and obstetrics. She enjoys playing video games, loves to read, hike, and volunteers with many organizations around the University and the community. She loves growing more money wise through her work with the PMMC.

Kris Hirschbeck  
**PMMC Intern**  
Kris is a junior double majoring in in International Studies and Environmental & Sustainable Studies. She is on the Student Leadership Committee for E&S Studies. When she is not pursuing academic interests, she spends time being a mother and volunteering for the American Red Cross and at the Road Home in downtown Salt Lake City. She is also working on getting a pilot certificate and paragliding. In the future, she is looking forward to working with an international organization on environmental and sustainability practices.