

# LADDER UPdate



## The COVID Pivot

Ladder Up is an organization that is centered on the needs of its clients, and dependent on its skilled and passionate volunteers. This service model faced great challenges throughout the upheaval generated in every area of life by COVID-19. While the pandemic disrupted their daily lives, clients still needed free tax prep services to receive their annual tax refund, often the largest check they receive all year, and volunteers still sought the satisfaction of working in-person with clients to deliver expert tax help.

Delivering aid to our clients under these circumstances was challenging, at best, but by remaining focused on the clients we serve, paying close attention to the needs of our volunteers, and adopting a cohesive, collaborative team approach, Ladder Up managed to keep ahead of the pandemic's every twist and turn.

Our **Tax Assistance Program** experts built on past experience, while planning for the future. Ladder Up quickly and successfully reoriented

our training and service methods without compromising our mission or core function. "We wanted to meet our volunteers and clients where they were," shared Executive Director Phyllis Cavallone-Jurek. "We knew many volunteers wanted to serve, but still had some concerns. Likewise, some clients were unable to come out in-person. We knew that a one-size-fits-all model was not the way to go for this tax season."

To help bolster volunteer engagement, our TAP team created a re-tooled, virtual **volunteer training program**. "We were thrilled with our volunteers' response to this challenging year," Director of Volunteer Engagement Nancy Battaglia said. "The level of commitment our volunteers demonstrated is nothing less than inspiring."

This tax season, under the leadership of Senior TAP Manager Becky Santiago and TAP Operations Manager Greg Williams, Ladder Up welcomed clients back to 12 in-person sites.

## LEADERSHIP AND STAFF

Robert Burke  
*Founder and Chair,  
Board of Directors*

James T. McLaughlin, Jr.  
*Chair, Advisory Board*

Bruce Klink  
*Chair, Associates Board*

Phyllis Cavallone-Jurek  
*Executive Director*

Hedi Belkaoui  
*Chief Operations Officer*

Nancy Battaglia  
*Director of Volunteer  
Engagement and Financial  
Capabilities*

Evelyn Espinosa  
*Engagement Manager,  
Tax Assistance Program*

Michelle Kuipers  
*Tax Clinic Staff Attorney*

Katrina McDermott  
*Director of Finance  
and Administration*

Veronica Pena  
*Office Manager*

Aneta Pietraszek  
*Director of Development*

Susana Ramirez  
*Paralegal, Tax Clinic*

Karina Ruiz  
*Bilingual Tax Assistant  
Program Coordinator*

Becky Santiago  
*Senior Manager, Tax  
Assistance Program*

Letty Train  
*Operations Coordinator,  
Tax Assistance Program*

Greg Williams  
*Operations Manager,  
Tax Assistance Program*

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“It’s a great feeling to be remembered and trusted by our clients and be able to reconnect and hear their stories in-person,” said Santiago. “It makes a huge difference for Ladder Up to be back and active in our communities, to ease the stress around taxes, and provide financial security for so many hard-working families during this time. There is nothing more rewarding than the appreciation and kindness we receive daily at our sites.”

Ladder Up kept the safety protocols front and center at all of our sites, often going beyond mandated requirements to stay ahead of the ever-changing COVID-19 protocols. “We worked hard to help our clients and volunteers feel as comfortable as possible, including ensuring social distancing, using dividers, and, of course, requiring masks,” reported Williams.

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## We adapted, innovated, and responded to the challenges

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Ladder Up also added a new, on-line, and fully remote model for tax preparation, called **eTAP**. “The eTAP service was designed as an alternative to our in-person sites,” explained Chief Operating Officer Hedi

Belkaoui. “It offered a flexible option for clients comfortable with a digital option, as well as an opportunity to reach clients from other locations not served by our site locations.”

Forces outside of the pandemic also pushed Ladder Up to innovate and grow. This was demonstrated in Ladder Up’s **Financial Capabilities (FinCap)** programs. An increased demand for these programs came from high schools, shelters, family organizations, financial nonprofits, and universities across the country, driven in part by the new requirement that all Illinois graduating seniors complete the FAFSA or Alternative Application. This increase was surprising but welcomed. In response to the great need for information and assistance, Ladder Up created a new series of on-demand videos. Noted Cavallone, “Meeting the increased demand for our services is part of Ladder Up’s commitment to low-income and first-generation students.”

Our **Tax Clinic** team also faced formidable challenges during this time, including significant IRS and Illinois Department of Revenue delays, new pandemic-related controversies, and extended wait times when negotiating with the IRS to provide relief to taxpayers in need. “I’m really proud of how we were able to optimize and think outside the box when working with the IRS,” stated Michelle Kuipers, Tax Clinic Attorney. “We developed new strategies for resolving pandemic-created tax issues, like missing stimulus payments, which had no formal process to resolve at IRS until very recently.”

We adapted, innovated, and responded to the challenges of this past year, and as we begin to prepare for the coming year, Ladder Up continues to be driven by a desire for client agency. We have recommitted ourselves as an organization rooted in the manifestation of the doctrine of *cura personalis*—care of the whole person. Ladder Up remains grounded in the unwavering belief that all people, from all walks of life, deserve high-quality financial service.



# From Tax Debt to a New Career



With the help of Ladder Up, a client, relieved of over \$5,800 in tax debt, finally found new employment in his chosen field.

The taxpayer, who was self-employed while earning a state-level security clearance, had generated tax debt balances because he was unaware of the self-employment tax requirements.

Although he worked hard to earn his security clearance and become employed in his chosen profession, our client was laid off in 2020, due to the pandemic. While looking for a new job, he was forced to survive on only \$750 per month in unemployment.

Because of his unpaid taxes, the Illinois Department of Revenue suspended the taxpayer's security clearance, and without this clearance, he could not be hired in his chosen profession.

The Ladder Up Tax Clinic was able to assist this client in expediting an Illinois Offer in Compromise to the Board of Appeals and getting his security clearance reinstated so that he could properly search for jobs. The Clinic also submitted an Offer in Compromise to the IRS, due to the taxpayer's extreme hardship.

Through skillful negotiation, the Clinic was able to settle the client's Illinois tax balances for \$125, and his IRS balances for only \$10, relieving the taxpayer of \$5,827 in tax debt, and allowing him to successfully get hired in his chosen field.

## BY THE NUMBERS

As of April 26, 2022

### TAX ASSISTANCE PROGRAM

**\$21.6M**

In Refunds  
Secured

**11K+**

Returns  
Completed

**15K+**

Individuals  
Impacted

**22.7K**

Volunteer and  
Intern Hours

### TAX CLINIC

**121**

New  
Cases

**519**

Consultations

**\$317K+**

Saved or  
Refunded

**19**

Volunteers

### FINCAP PROGRAMS

**1,441**

FAFSA/Alternative  
App Clients

**948**

FINCAP Workshop  
Clients

**427**

General Information  
Sessions

## Bank Partnership Pilot Helps Underbanked Clients

In examining client data, Ladder Up found that only 10% of our clients have access to both a checking and savings account. This year, to help address the needs of our unbanked and underbanked clients, Ladder Up collaborated with the State of Illinois' Bank On Program.

This partnership allowed Ladder Up the opportunity to directly connect clients with safe and affordable bank accounts. The ultimate goal—which has always been part of the Ladder Up mission—is to elevate Illinois residents from poverty by giving them financial tools and knowledge. This includes trustworthy banking partners, who can provide support for services such as direct deposit transactions.



Several banking partners in this program were present at four tax sites (Harold Washington Library, Kennedy-King College, Truman College, and Olive Harvey College) throughout the tax season. These partners were able to develop relationships within the community, meet with clients who were considering opening an account, and answer questions about banking or other financial services.

Ladder Up looks forward to providing this banking-focused service next year through partnerships with the Cities for Financial Empowerment Group, the Illinois Economic Awareness Council, and other local banking partners.

## Volunteer Spotlight

Karen Naranjo



One of Ladder Up's greatest strengths is the quality and dedication of our volunteers. This talented cadre of over 300 includes both 10+ year veterans as well as first-time volunteers. In each issue, we

will highlight one of our volunteers for the superb work they do. We think you will be as inspired by them as we are!

Karen Naranjo is a first-year volunteer who dove right in, working over 85 hours at various TAP sites throughout tax season. Karen came to us as a trained tax processor, and we were thrilled that she chose Ladder Up's clients to receive the benefit of her expertise. Karen found that with her knowledge of tax law, she was able to especially benefit those clients who earn their money in the "gig economy." Karen helped them accurately process their tax returns and guided clients in preparing for future tax years with reporting, record keeping, and estimating tax payments. Tax law can be confusing, but as Karen said, "I am pleased to be able to help people who work very hard for their money get back what they deserve. I know the refund helps them pay for their family's needs."

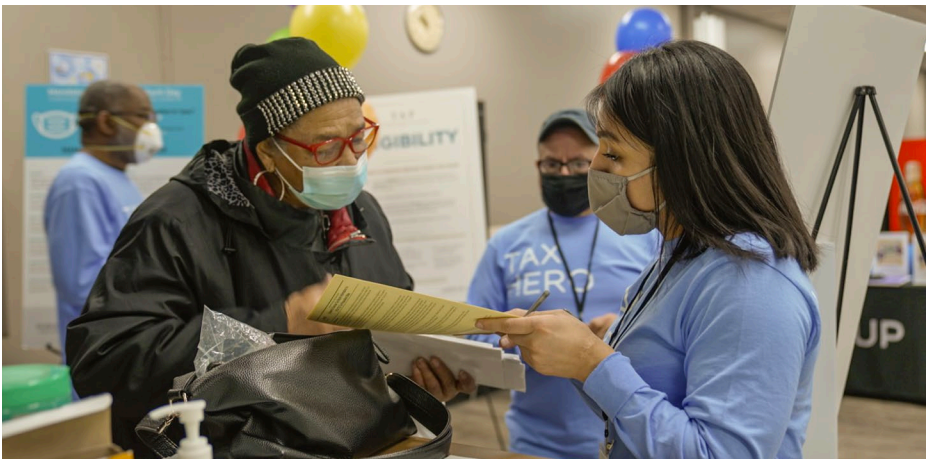
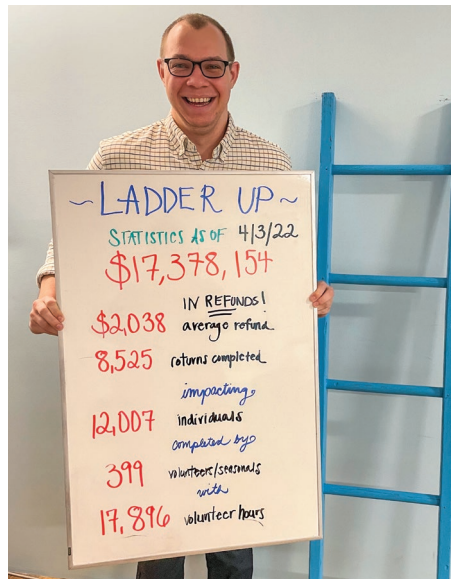
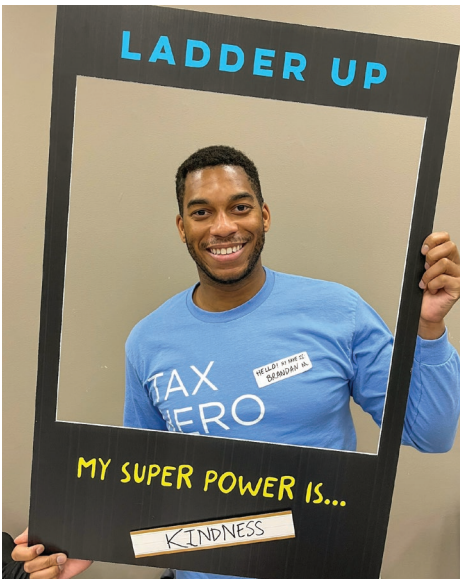
We are sure Karen's Ladder Up clients appreciate her help, just as we appreciate each of our special volunteers. We know that volunteers are the reason Ladder Up can continue to fulfill our mission: to improve lives by giving hardworking people the resources they need to move up the economic ladder.

Thank you, Karen!



# A Look at Another Successful Tax Season

Ladder Up Tax Assistance Program wrapped up a busy season last month. We kicked things off with our annual Tax-a-Thon event at Olive-Harvey College, showcasing the “Superpowers” of our volunteers. We were so thrilled to welcome our clients back to our TAP sites—and as the season progressed, enjoyed watching our numbers and the results for our clients grow!





# LADDER UP

350 N. Orleans, Suite C2-100  
Chicago, IL 60654

[goladderup.org](http://goladderup.org)

## UPCOMING EVENTS



### 14th Annual Casino Night and Silent Auction

May 21, Chicago Cultural Center

### Volunteer Appreciation Event

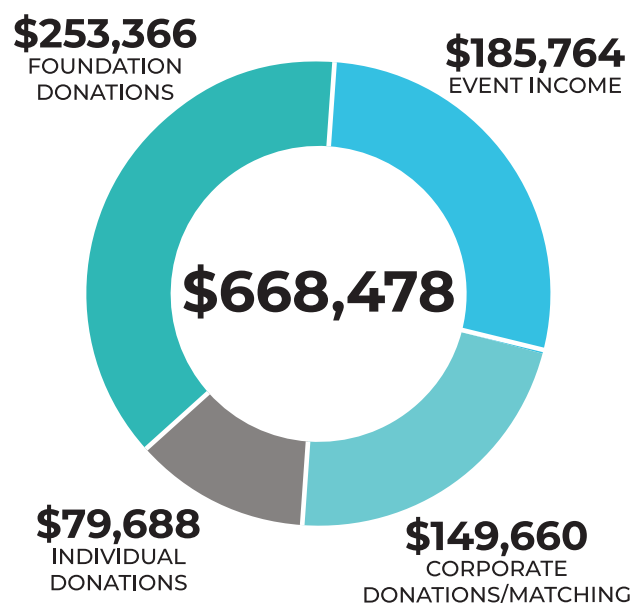
June 30, Marshall's Landing

### Tee Up Annual Golf Outing

October 10, Riverside Country Club

## FUNDRAISING UPDATE

In addition to receiving almost \$1.4mil in government-based grants, Ladder Up successfully raised over \$668k through our fundraising efforts and programs.



### **Want to help?**

Please email [apietraszek@goladderup.org](mailto:apietraszek@goladderup.org)