

## Frequently Asked Questions

### Why give through United Way Monterey County?

United Way Monterey County (UWMC) is a locally governed organization that identifies and addresses the most critical issues and needs of the people within our community. What makes United Way so effective is that it helps our entire community (it is comprehensive giving), your dollars remain in the community (it is local) and payroll deductions make it easy to give!

### Why the focus on Financial Stability for families?

We know that regardless of how hard they work, for many families in Monterey County, the cost of housing and child care makes it difficult to get ahead. The lack of affordable, quality child care and housing for working families is affecting the health, safety and educational achievement of our residents. It also limits the productivity of our local businesses. That is why United Way is focusing its resources to find lasting solutions to this complex problem.

### Why Child Care and Housing?

For one in three families in Monterey County, these two expenses account for 50% or more of their monthly budget. These families are struggling. It's difficult for them to build assets and get ahead. By focusing on these two tough issues, United Way will help families achieve real, long term stability. And that benefits us all.

### What other services does United Way provide?

[211 Information and Referral Service](#) supports residents of Monterey County by connecting them to a wide variety of local health and human services. Dial 2-1-1, 24/7 for personal referrals from a trained call specialist or search our database online at [211MontereyCounty.org](http://211MontereyCounty.org). Residents can also text their zip code to 898-211 and be connected via two-way text to Call Specialists in both English and Spanish.

[Active Referral Network](#) is a community collaborative administered and managed by UWMC. Partnering organizations coordinate services to help residents reach financial stability, address the determinants of health and improve well-being. Partners work together to actively refer clients to each other's services and support clients to successfully complete the services needed to reach their goals.

[Volunteer Income Tax Assistance \(VITA\)](#) provides **free** tax preparation services to low-to-moderate income households throughout Monterey County from February through the Tax Day.

[Financial Literacy Workshops](#) teach residents how to manage, budget, understand and repair credit, and educate them about affordable child care and other subsidy programs.

[Volunteer Education and College Assistance Alliance \(VECAA\)](#) helps students and families navigate the FAFSA and Dream application platforms and submit their applications in time to make informed decisions about financial aid packages.

**Prosperity Planners:** United Way, in partnership with the Goodwill Central Coast, provides resources to residents struggling financially and need career management. This is achieved by financial coaching, career coaching and access to an Active Referral Network that allows program beneficiaries to easily enroll and complete multiple programs needed to reach self-sufficiency.

**Stuff the Bus** eases the financial burden on families, promotes learning, encourages self-esteem and helps children stay in school by providing new backpacks and school supplies to children who are experiencing homelessness or in great need.

**Monterey County Preschool Service Corps program** recruits AmeriCorps members to serve in preschool classrooms throughout Monterey County. Members provide individualized language & literacy tutoring to children to support early learning and kindergarten readiness.

**Family, Friends, and Neighbors (FFN)** operate as home based child care initiative that develops a support network of trained care providers and early learning professionals. FFN caregivers provide low-cost, high quality child care to low-income households.

**Spring Spruce Up** upgrades play facilities at early care centers to ensure that learning environments are well equipped to support the social, emotional, and academic development of students.

#### **Emergency Rent & Utility Assistance Program (ERAP)**

United Way, in partnership with 14 community agencies, administers the Emergency Rental Assistance Program (ERAP). The initiative provides financial assistance to eligible tenants who have experienced unemployment and loss of income because of the COVID-19 pandemic. The program prioritizes funding for low-income tenants, as well as those who are at immediate risk of homelessness, or have rental arrears up to 12 months.

**Emergency Food and Shelter Program** UWMC administers the **EFSP** with local organizations, supporting our County's most critical needs, especially economic emergencies.

#### **How are donations invested?**

Donor contributions are used to support UWMC services as well as provide grants that support financial stability. In addition, United Way is taking the lead to change systems and help eliminate issues that prevent people from achieving financial stability.

#### **How do I know that my money will be well-spent?**

United Way Monterey County is governed by a local Board of Directors, community volunteers who oversee the financial and programmatic policies of the organization. We adhere to strict quality and transparency standards from our United Worldwide Network. Financial statements are reviewed monthly and an Independent Audit is performed annually. The Audit and Tax Return (Form 990) are available for public review on our website: [www.UnitedWayMCCA.org](http://www.UnitedWayMCCA.org).

### **Can I designate my donation to a particular agency?**

Yes, designations are allowed to any 501(c) (3) organizations. To cover our costs, we deduct a 10% administrative fee, capped at a maximum of \$100 per designation.

### **What are the guidelines if I donate to a particular agency?**

One option to help a broad range of people is by giving to the United Way Community Fund. However, if you wish to give a portion or all of your gift to a favorite nonprofit 501(c) (3) organization, you may do so, just so long as the minimum donation per agency is \$60. Click here for a [list of agencies](#).

### **How do I track my contributions for tax purposes?**

You will receive a written “thank you” for your pledge. If you donate through payroll deduction, your W-2 form will reflect the exact amount of your contribution for the calendar year and can be used for itemizing deductions.

### **How can I stop my current yearly distribution?**

Please notify your captain.

### **What strategies will UWMC implement to ensure success?**

Our strategies for Impact involve advocacy, volunteer engagement, collaborative work and diverse partners such as public entities and business in addition to nonprofit community-based organizations. UWMC’s success will be measured by lives changed, through quantifiable improvement of community conditions.

### **How much does it cost to deliver these services?**

A vast network of volunteers and the simplicity of payroll deduction keep the administrative expenses low.

UWMC has an overhead expense of 9.3%. This figure includes both administrative (5.99%) and fundraising (3.31%) costs. Although the Better Business Bureau guideline is that up to 35% spent on overhead is acceptable, UWMC employs a far more conservative approach and consistently achieves a much lower expenditure.

### **What is United Way’s Mission?**

Our mission is to engage the community and focus resources to improve lives in Monterey County. We work collaboratively with local businesses, government and nonprofits to tackle critical issues in the community. In any community, housing, education, income and health are the building blocks for opportunity – individually and collectively.

- Education is essential to getting and keeping a good job with a wage that can sustain a family and has health benefits.
- An income that can cover today and save for tomorrow builds a family’s solid foundation.
- Good health helps children stay on track at school and adults be productive at work.
- Remove any of these building blocks and the other two topple. Build them all up and you have a cornerstone for individual and community prosperity.