Red Light, Green Light: Determining IDA Applicants' Eligibility
January 24th, 2012

Johanna: Hello everyone, and welcome to the webinar **Red Light, Green Light: Determining IDA Applicants' Eligibility**. This webinar is the third in a series of "Tools for Success" webinars designed for Assets for Independence grantees. My name is Johanna Barrero, your Moderator, and I'd like to welcome you to our conversation today.

Before we start today's presentation, I'd like to begin with a few housekeeping items.

If you're having trouble dialing in you can listen through your computer using speakers or connecting a headset to your computer.

If you're having technical difficulties such as trouble connecting to the visual portion of the webinar, send us an e-mail and we'll send you the Power Point file as an attachment so that you can follow along. The e-mail address you can use is livemeeting@cfed.org.

Today's webinar is being recorded. You will receive a follow up email in about a week with details on how to access the recording.

We have a number of participants registered today, so your phone lines have been muted to ensure sound quality.

We encourage you to send questions at any time during this presentation by using the Questions box in your GoToWebinar Control Panel. We will try to answer as many of your questions as we can during the presentation.

For those of you who are not an AFI grantee yet, we have a short description of what Assets for Independence is. The Assets for Independence (AFI) Program, which is administered through the Office of Community Services (OCS) at the U.S. Department of Health and Human Services, provides federal funding to community-based nonprofits and government agencies for Individual Development Accounts (IDAs). We realize that some of you on this call may not be AFI grantees, so we want to provide you with information about the program.

To learn more about it, including how to apply for it, visit www.idaresources.org
There is an upcoming Orientation Session that may be of interest to you:
AFI Program Overview and Grant Application Process (webinar):

Tuesday, January 31, 2:00 – 3:30 p.m. EST
Register at www.idaresources.org

Now that we've gotten those housekeeping items out of the way, I'd like to briefly introduce our guest speakers for today's webinar and ask them to describe their organizations:

Let's start with you Jermaine Burkhalter:

Jermaine: My name is Jermaine; I'm a program specialist with AFI program. I've been with AFI for almost 3 years now.

Johanna: Great. Thank you, Jermaine. Our next speaker is James Thurston:

James Thurston: My name is James Thurston and I help with the AFI Resource Center. We do a lot of work with training and technical assistance to help grantees with their data management needs, particularly with the AFI^2 system and the annual data report.

Johanna: Thank you James. Our third guest speaker is Maggie Reilly from CASA of Oregon.

Maggie: Thank you. CASA of Oregon is a nonprofit and community development financial institution based in Sherwood, Oregon. We are an AFI grantee and part of an IDA network with over 60 partner non-profits, housing authorities and educational institutions across the state.

Johanna. Thank you. I'm your moderator, Johanna Barrero with the AFI Resource Center. It provides training and technical assistant to AFI grantees, project partners and other organizations providing asset building services across the nation.

Today we are going to talk about eligibility rules for the AFI program as established in the AFI legislation. We will look at tools you have available to help streamline process of verifying income and assets such as AFI^2. We talk also about real world advice from an AFI grantee that has developed an effective tool to determine applicants' eligibility.

We will also look at scenarios where determining the eligibility of an applicant can be challenging.

Jermaine, could you talk about eligibility rules for the AFI program?

Jermaine: Thanks Johanna. So I wanted to talk about the participant eligibility rules in detail. So there are two classes of eligibility requirements. First, if perspective participants are TANF eligible in their state then they already are eligible for AFI. They would just have to prove their TANF eligibility. Second, if they don't get TANF, their household income should be twice the poverty guidelines or they should be EITC eligible and their net worth should be no more than $10,000 and that does not include one residence and one vehicle. And grantees can add additional eligibility rules beyond those required by AFI if they wish.

To verify eligibility, grantees need to collect this information: the previous year's tax returns which include household income or their most recent pay stubs. So if an individual might not qualify based on their previous year's tax return since their situation may have changed, then you can get their current pay stubs. But you would need to get pay stubs for everyone in the household. Social Security and disability payments are considered income. So you would have to collect this information and calculate it into total income. To verify net worth you need to collect things like checking and savings accounts, market statements and business tax returns. Also when verifying eligibility, you need to confirm that prospective participants have earned income to use for their matched savings. Earned income does not include Social Security or disability income.

Johanna: Thank you Jermaine. We will talk about AFI^2; a tool that helps you streamline the process of verifying participants' eligibility and James will talk about AFI^2.

James: Thank you. Just to get started vie included a couple slides. The first one is for those of you not familiar with AFI^2. AFI^2 is a secure web based project management tool to track project activity at the project level and individual participant level. It was designed by OCS to simplify the administrative activities. AFI^2 aligns well with the annual data report so it will help grantees meet the reporting requirement. Also it helps with determining the various rules with the AFI^2 program. We will look at eligibility rules as an example. As we see here on the screen, in the AFI^2 system, once you have set up your project and you have begun to enter the financial information for your applicant, you'll go through a process of entering financial information, demographic information and contact info. When that's done, the AFI^2 system brings you to a screen that gives you an analysis of where this person stands in regard to AFI eligibility. So I would add that the system does not automatically enroll participants but it is used as a tool to help you determine eligibility. So when calculating income eligibility AFI^2 compares the household income and the number of household residents to the federal poverty guideline.

So that will really help grantees understand where their applicants stand once you have all the information available. You want to consider other factors as well you'll have the decision to enroll the participant or not or to place those on a project wait list. That's a very brief summary of the AFI^2 tool. I would add that if anybody's interested in learning more on February 7, which is a Tuesday at 2 pm we will provide an orientation session for AFI^2 and we'll go into more depth. If you're interested you can access that through the calendar on the IDA resources page.

Johanna: Thank you James. As many of you know, it is applying those rules to real life where it gets tricky. In addition to AFI^2, many organizations have developed effective project management tools.

I'd like to turn it over to Maggie to talk about an effective tool they developed and use at CASA of Oregon to determine clients' eligibility.

Maggie: Thank you. So as I said earlier CASA of Oregon is a nonprofit, we are an AFI grantee and have been for the past 10 years. Annually we work with 1100 active savers and to date we've had over 1250 graduates with about 20 percent of enrollees leaving the program early as non-completers. We serve, of our accounts, about 39% go to savings for homeownership, 36% go to post-secondary education, 22% goes to microenterprise development or small business and we have two other asset classes in Oregon and the remaining percentage goes to those. Because we have both state and federal funds we serve two different income groups. As I'm sure you can imagine this can be kind of confusing in communicating eligibility requirements.

Since Oregon has higher income and asset limits we were looking for a tool to simplify this. We apply AFI funds to the accounts and the household to meet the AFI criteria Jermaine went over earlier. All the criteria we have can pose as challenge for partners and many families don't meet the traditional household make up of a 2 income household with 2 adults and 2 dependents making up a traditional family of four. So we were collecting a lot of different information and needed a streamlined way to collect that. This is why we developed this tool.

The income calculation tool helps to facilitate this process and streamline the documentation we collect. It serves two purposes: one is determining eligibility to see the eligibility for AFI and do they meet the eligibility for our state funds. There's also the question of; just because someone is eligible doesn't mean they are a good fit and have the ability to save so it's also a way for us to evaluate what the other factors for the household and the household budget are. As you may know there are a lot of factors to determine IDA readiness, this is a good way for us to break out the household budget piece. We can see if saving is something that works within their budget. So it lays out all the information that we need.

The income calculation tool is based on a Federal Housing Administration tool and its one big excel spreadsheet with multiple worksheets. There are worksheets that include consistent income; that would be your W2 and wages from traditional and formal employment. There's also inconsistent income from seasonal employment for example, in Oregon we have migrant farmworkers here so that would be inconsistent income because they only work for a few months a year, and this provides more challenges in collecting this income information. A lot of households are self-employed; especially now. So we have a worksheet to capture self-employment. We also have a worksheet that captures benefits that can be included for qualifying for AFI such as TANF. In Oregon you can use your SSI or SSDI to make deposits as well. That helps us evaluate if any benefits that the household receives could be used for deposits it also identifies exclusions such as housing assistance and any other benefits that should be taken into consideration, not for eligibility but for the question of what resources support the family and if they can save. It also includes a worksheet for alimony. We update it every year with our income limits for our partners

As you see on the next slide, this is a snapshot of the instructions and under types of income it tells you: consistent or inconsistent, is this earned income? The description of what it could be and, on the far right, required documents we would collect to show that person's income is consistent or inconsistent. Everyone is included on the same tax return and if their income hasn't changed in the past year or if they are freshly filing their taxes otherwise collecting pay stubs from everyone else in the household gives us the best snap shot for self-employment that included quarterly profit statements. We provide help for small business owners that haven't created a quarterly profit statement.

This is the last worksheet that shows the total annual household income broken into the categories I mentioned before. We have two tiers of eligibility; one being AFI eligible and one being for just our state funds; that breaks it out neatly for our partner organizations. So when our partner organizations submit an application they submit the backup documentation with this and we are able to understand their process for how they came to making someone eligible or qualifying them for the program.

The other piece that Jermaine talked about and I'd like to comment on from the practitioners perspective, is verifying net worth; a lot of households may not have much of an idea of what their net worth is or they haven't had the opportunity to talk about assets and liabilities and, in many cases, have focused their finance on their liabilities and haven't focused on assets and why they're important. Net worth is a snapshot and if somebody is not eligible today because, say their retirement is worth something but today is not. The IDAs can be confusing for participants but a good analogy is a snap shot of net worth in time. I would encourage you to take the time to talk about the importance of assets and liabilities and to reflect on productive assets and their physical assets. Highlight the positive assets the household has going for it.

Johanna: Thank you. Will you share that tool we just saw?

Maggie: Yes.

Johanna: In about a week you will receive a follow up email from gotowebinar and you will have a link to the recording, the transcript, the slides and any additional materials including this tool that Maggie will make available.

Now, we're going to look at some common scenarios where determining applicants' eligibility can be challenging. These are real life examples on how you would make a decision in those cases. Maggie, would you like to walk us through a few scenarios where it would be challenging to determine an applicant's eligibility and how you would apply the tool you've developed in those cases? Tell us your rationale for determining if they are eligible or not.

Maggie: A household in this scenario receives TANF (Temporary Assistance for Needy Families) and the household has no earned income although they are in debt one of them is interested in going to college. So the question is; is this household eligible?

Johanna: So here's a fun exercise for us to review what we have gone over so far. You will see a poll question pop up on your screen.

Poll question:
Is this household eligible?

Answer key:
Yes. The family receives TANF
No. The family has no earned income, a requirement of AFI
Maybe. The family qualifies, but may have difficulty saving

Please choose the one you feel is the most accurate response. Maggie will tell us which one is the correct answer and why you came to that conclusion?

We have your responses. 53% said "No, the family has no earned income which is an AFI requirement"
32% said "maybe"
And 15% said "yes." So let's see what Maggie has to tell us.

Maggie: So for those of you who answered yes or maybe; Yes, since the family received TANF they are eligible as Jermaine said earlier. Households can receive TANF or their income needs to meet 200% of the federal poverty guidelines or be eligible for EITC and then there's the asset test as well. Because the family received TANF you could enroll them in the program, but it is a good question to ask how they will be able to save. As we know from folks from the AFI data team, households at this income level can and do save and IDAs are great resources for them to start building their assets. But it is a good question to ask what other resources support them to see if they can save. We asked applicants to do pre-savings so they can practice for three months. If they are successful then they can roll that savings into their IDAs. That's a good way to have households test the waters.

Johanna: Thank you Maggie. Are the rules the same for all types of IDAs, such as for education, homeownership or small business IDAs?

Maggie: Yes

Johanna: Ok let's move on to the next scenario. Maggie, would you walk us through the second scenario.

Maggie: Sure, so in this scenario, we have a household with two people and one is in school and has work study wages but only works 9 months a year and makes about $10,000. The other household member has a small business that just started and is not tracking income. This person has no other income and is focusing energy fully on the small business. So again we're looking to see if this household meets the eligibility criteria?

Johanna: Here is the poll question:

Does this household qualify for AFI?

Answer key:
Yes. Documentable income is below cap for household of two
No. Household members are not claiming EITC
Maybe. Need to verify income from business first

We'll give you a few minutes to answer and then we'll look at the answers.

We're closing the polls;
62% said "Maybe you would need to verify income from business first"
35% said "Yes, documentable income is below cap"
And 3% said "No, household members are not claiming EITC."

Now we'll see what Maggie has to say?

Maggie: In this scenario we would have to ask for more information. Since there is no way to document the business income we would work with partners and participant to verify income first. Since the business just started, we would look at putting together the person's profits and coming up with an income and then we could go back and see if the person is eligible when we have 1 quarter or 3 months' worth of documentation.

Johanna: We have a lot of questions about the earned income requirement. Maggie, can you or Jermaine go over the rules real quick and clarify what the income requirements are?

Jermaine: There are several requirements based on number of children you have, we can send those specifically out to folks if they want the specific EITC requirements.

Johanna: That would be great. There are questions about families who get TANF or other public assistant benefits and how that interferes. How can they save?

Jermaine: If they're TANF eligible they automatically qualify for AFI of course. But Social Security and disability income counts as income so that that's a part of the calculation when determining income for eligibility and that's not earned income so they can't use those funds to save. So most public benefits do count for income calculation for eligibility.

Johanna: Thank you. So when we're looking at the second scenario; Maggie maybe you can tell us about the tool you use.

Maggie: In this case we would use the income calculation worksheet and we would use the self-employment tab to calculate based on the profit and loss statement or their year to date profit loss plus their previous year's tax return pulling from the Schedule C of Schedule C-EZ. If you're working with a lot of people who haven't filed their taxes, there are a lot of VITA sites you can refer people to especially now during tax season. It's a free site and a wonderful way for people to be up to date with their documentation. In this case, we would use the tool to document their income and use that as a moment to talk about the overall importance of financial education and why it is important to file your taxes and why this documentation can get you access to programs like IDAs.

Johanna: Thank you Maggie. We are getting a lot of question from people who want to understand more about what happens if a family gets TANF but no other income; are they eligible?

Jermaine: They are eligible but they would need earned income to save. You can enroll them but you need to work with them to get earned income. They would have to get some sort of income. Not a full time job, but they could babysit. You would have to talk with them and use your discretion if you want to enroll a participant. In that situation if they are TANF eligible without any other income they do qualify for AFI.

Johanna: Thank you. With that clarification, let's move on to the next scenario. Maggie?

Maggie: We have a father who makes $35,000 a year and his daughter is his child he claims on taxes and he gets earned income tax credit. Their household net worth is $6,000. The household income limit for two people at 200% of poverty is $32,000 a year so it's lower than that amount.

Johanna: Ok so now we'll move onto the poll question.
The question is: Does this household qualify for an AFI funded IDA?

Answer key:
Yes. Father is eligible for the EITC
No. Father's income is above the cap for household of two
Maybe. Income exceeds limit but net worth does not

So we've closed the poll and what we see is that:
49% said "no, the father's income is above the cap for household of 2"
32% said "yes, the person is eligible"
19% said "maybe; income exceeds limit but net worth does not."

So Maggie can you tell us the answer.

Maggie: The household is eligible because the father receives the EITC. This comes up a lot; EITC is on a bell curve. There is a small group of households whose income will be above the 200 percent of poverty but still be eligible for EITC so it's really important to look for this in screening because it's certainly a group of folks who we don't always target or do outreach to specifically. Again going back to tax time if you work with a VITA site you can use this as a way to screen for people who get EITC. He does meet the net worth test and he also gets the EITC. So to look for EITC you would look on the 10-40 and on the 10-40a, the short form; it's lines 38 and then on the 1040 regular form it's on page 2 about halfway down the page and its line 64. So that's where you look to see if the household gets the EITC. So in this case the household is eligible because he has a qualifying child and he gets the EITC because he has a qualifying child.

Johanna: Thank you Maggie. That was very helpful. I'm sure a lot of people in the audience can relate to some of the situations you described. Let's take a few minutes now to take questions from the audience.

Does an unearned income count towards the income threshold for instance; someone who has earned income and SS disability how does this factor into adjusted gross income?

Jermaine: Its part of the calculation and you can get that on the previous year's tax return. SS and disability income does count as income so you have to consider that as part of the 200 % of poverty. It must meet that threshold.

Maggie: There's a difference between meeting the income eligibility income guidelines and having earned income. Those are two separate pieces. SS for example is part of their adjusted gross income so you would include it but you can't use it as a source of deposits. That can be confusing.

Jermaine: Having earned income is not an eligibility requirement but since participants can only save earned income that must be a consideration when enrolling them. Make sure they have earned income and if they don't check and see if they will have that soon.

Maggie: It doesn't have to be much; it can be from informal employment. Childcare is pretty common for us but it can also be from any kind of seasonal employment.

Johanna: Thank you both. What if someone is temporarily unemployed, do they have earned income?

Jermaine: No, unemployment insurance counts as income however it's not considered earned income.

Johanna: Thank you. Should we use gross income or adjusted gross income for eligibility screening?

Jermaine: Adjusted gross income.

Maggie: On the practitioners' end that can be difficult to calculate if you just get pay stubs because you won't get all the adjustments they may be taking on their taxes at the time of enrollment. So the tax returns are the cleanest way to capture that information. On the front page of the 1040 you have their income and their adjusted gross income at the bottom of the page.

Johanna: At what point is net worth calculated? At the time of application or at the end of the previous calendar year?

Jermaine: Its snap shot so it basically depends on sort of the way that grantees want to calculate it. If they get the previous year's tax return then it will be at the end of the last calendar year. However if they get pay stubs and they have a more current measure of that then they can do it that way or if the end of the previous calendar was just a short time then that would be relevant for that as well.

Maggie: I would underscore that we have a lot of participants who are concerned that if their assets increase they will lose their IDA. A lot of states have limits for assets but in the case of the IDA program once you're enrolled and your assets increase or net worth increases you can still do the program; we look at eligibility at the time of enrollment. So that's one way to alleviate concerns. They can feel comfortable that this is still available to them unlike other programs that have asset limits

Johanna: How should programs deal with informal earned income? How should it be documented?

Jermaine: I think it depends, it's up to the discretion of the grantee in terms of what makes you comfortable just to have some way of proving that they're earning income, it's not coming from another source. So any sort of, if it's informal employment, a letter or something from the person who's paying them or any sort of document that says how much they're getting paid for a specific service.

Maggie: We request a letter from the employer and we look at their checking or savings account to show that. Let's say I mow the lawn for Jermaine and do his yard work. I would need a letter from him that says how much I make and what I do and how frequently and the term of employment and then I would be able to show the deposits that would back up that letter in my savings or checking accounts. In the case of the unbanked, then we have them sign something that says they do receive that income and that they do not have an account and that that is their earned income. Also, this comes up with small business a lot, if they have a receipt book that's a good way to document income. Do your best to get as much back up as possible so that you're able to show and also work with the person to show how much income that person really has. It is a teachable moment. You can say, look you're a small business you need to put together a cash flow and I'll help you. Make a statement of profit and loss so you can help them with business finances.

Johanna: Thank you. How far back should income documentation go? One month? 3 months? a year?

Jermaine: The previous year's tax return is sufficient for determining income. If you're using pay stubs then 2 months of pay stubs is a good practice.

Maggie: That's what we do.

Johanna: Thank you. Should we require documentation for net worth such as 401K statements, bank statements etc.?

Jermaine: Yes you do need documentation for net worth. Any kind of bank statement 401K, mortgage, yes.

Johanna: What about cars and land? Do they count towards net worth? What if its farm land that has a house on it that is used as residence?

Jermaine: You can exclude one residence and one vehicle but anything more than that is part of the net worth calculations.

Maggie: In the case of the farm land our line for that is; is the house on the land or is the land not affixed to the property line? If it's one continuous piece of land and it's zoned for the house and it's included in the property value and is not separated as being a business then it would be part of the house. Any land under the house. If it's down the road and not adjacent to the land where the house is and its zoned commercial or for farm land then that would be a different story. That comes up a lot in rural Oregon and that was the best way that we could cleanly and clearly message the difference between residential vs. business.

Jermaine: With that issue, as well, do they have numerous vehicles? Like a few tractors so that would count towards net worth if they had several tractors for example.

Maggie: All the farm equipment would count. And if they've do their taxes you can look at the depreciation schedule that would be part of the Schedule C and determine the approximant value of that. Is it a brand new tractor that has a loan on it? So it does have a liability? Is it a brand new tractor that is paid off? Is it a 20 year old tractor that has been depreciated according to their Schedule C? So there are a couple questions to ask when evaluating net worth of any business equipment.

Johanna: Thank you. I'd like to clarify also that these rules are all for AFI funded IDAs only so if you don't receive federal AFI funds these rules may not apply to you. You may have different rules. Let's move on to our next question: What about students living with parents? Whose income and assets get counted in that case?

Jermaine: It depends on if the student is the participant and they live at home then it would be the parents' income you would have to calculate as well. You're trying to find household income. If the student is part of the household then you need to include the parents' income as well.

Johanna: How do you determine who is part of a household?

Jermaine: You usually say that if they live under the same roof.

Maggie: On the OCS AFI website there are three questions that are asked there. The definition of household is if they share the same dwelling. On the website, which is really helpful if you folks have questions, there's a lot of really helpful resources such as the handbook. One of the things they ask is: Can you answer yes to the following questions? 1) Do they share the same dwelling unit (and dwelling unit has its own definition) 2) Do they share common living spaces, do they share a common kitchen, common living room, bathroom etc. 3) Do they consider themselves to be a household? So those are the three questions under the household definition from the website. They are three really important questions because that third question: Do they consider themselves to be a household, may be answered differently between roommates who are financially independent from each other (file their own taxes, have their own room, etc.) versus a student who is at school, lives at home in the summer, is still claimed on parents taxes and still financially dependent on the household and probably all consider themselves to be a household. So those are three really important questions. They are on the AFI website.

Johanna: Thank you. Just to make sure, because we received this question a lot. What about unmarried couples?

Maggie: From our perspective I would ask them and evaluate the household based on those three questions. It comes down to financial dependence and independence, and I guess in the case of a couple, its interdependence. If you have an unmarried couple that shares a bedroom, common living space and all the amenities, but they are not legally on each other's tax returns but they're financially interdependent, we would consider them to be a household. So that's very different form a roommate situation and multi-generational household where you have more financial independence. That comes up a lot and that's why we always go back to those three questions. That's how we demonstrate how to identify them as a household.

Johanna: Thank you for going over that. Just to clarify, do retirement accounts count as assets?

Maggie: Yes. We have had a number of people who very sadly their retirement accounts decreased or they had to cash them out and now they are available for the program. So if you have a 403B or IRA we look at the current value at the time of enrollment so as Jermaine said, if you are using your paystubs for the past two months, you want to get a current snap shot of those for the current balances. If your investments lost money, then we look at the current value of those investments.

Johanna: If youth are saving and can't get their parents tax return, what are other options for verifying youth eligibility?

Jermaine: If youth are part of the household they need to get their parents income to verify household income.

Maggie: I would ask the person who asked that question if that person is in foster care or is it a child who is an independent minor who isn't part of the household. If they are part of the household then you would count the household's income.

Johanna: Does child support count toward eligibility threshold?

Maggie: We don't include that because it's not part of their adjusted gross income. We look at it in terms of household budget and can this household save but we don't look at it to calculate eligibility because it's not under the definitions of income. However alimony is. Its taxable income so that is part of the adjusted gross income. The IRS fills out what is under income and what is not under income. That's on the AFI website

Johanna: Thank you. Should we not subtract early withdrawal penalties and taxes from retirement savings to find the worth of the 401 k if it was accessed today?

Jermaine: You don't need to do that.

Maggie: We look at the overall value. We don't want to penalize families and we don't want them withdrawing from their 401k if at all possible but that can happen and it's happening right now. That being said, if that asset is available we will look at the full value of that asset. If it's not available or if it's available with a penalty, we still look at the value that you can calculate based on the recent statement. And it could also be a good question for organizations to ask themselves; is this family the best fit for an IDA if they have these other resources? Are there other families that we may not be reaching with higher needs, and that can't rely on these assets? Do we want to be reaching these families that are even more vulnerable and need more support building assets and entering the financial mainstream? There are many families that could easily qualify for this program so that's something to keep in mind when you have these individuals with these other resources.

Johanna: Thank you both so much. We have received so many question we cannot answer them all. So I encourage you to visit the IDA resources web page to get more information.

You can also contact our guest speakers and contact us for more information and you will see our contact information on the screen. If you're AFI grantees feel free to contact your Program Specialist with any specific questions about your program. We will try to answer all the questions you send us offline.

We have reached the end of our time today. I'd like to once again thank our guest speakers, and all of you for joining us for this webinar and for your interest in this topic.

Here is our contact information, should you want to contact any of the guest speakers or me.

If your question didn't get answered and you'd like to follow up, please contact us by email at johanna.barrero@idaresources.org

Also, keep your eyes open for upcoming webinars of this series. The next one will be held on February 8 and will be on **Telling Your Story: The Power of Effective Messaging**. You should get registration details very soon.

And, finally, we have an evaluation question we'd like participants to respond. It will only take a few seconds and it will help us assess the quality of this webinar.

Here's the question you will see on the screen:

Please rate this webinar's overall quality in terms of its helpfulness and relevance to your work.

Answer Key:
Very high
High
Moderate
Low
Very low

Thank you very much, everyone. Have a great rest of the day.