



## Date

Feb. 6, 2024

## Time

2:00 - 3:30 p.m.

## Location

WebEx:

<https://bit.ly/FEATFeb2024>

Event Password: N7Cem6q6u95

Access Code: 2499 707 6235

Phone: 1-408-418-9388

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### 1. Welcome and remarks

State Treasurer Tobias Read, chair

### 2. Financial Wellness Scorecard and 2023 Oregon Personal Finance Survey

James Sinks, Oregon Treasury

Amaury Vogel, Oregon Values and Belief Center

Prem Mathew, Oregon State University

### 3. Personal Finance Education / Senate Bill 3 Implementation

Alexa Pearson, Director, Standards and Instructional Support, Dept. of Education

Aujalee Moore, Standards Guidance Program Analyst, Dept. of Education

Beth Wigham, Implementation Manager, Dept. of Education

Amit Kobrowski, Social Science Specialist, Dept. of Education

### 4. Roundtable discussion

Scorecard, financial education, goals and partnerships in 2024

### 5. Spotlight: Oregon Consumer Justice

Michelle Luedtke, Oregon Consumer Justice

### 6. Oregon refundable tax credits, 2023 tax year, and consumer education

Megan Denison, administrator, personal tax and compliance, Dept. of Revenue

### 7. Advisory team business and advance calendar

Treasurer Read

### 8. Public comment

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**Financial Empowerment Advisory Team  
Meeting Notes  
November 8, 2023**

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Team Members Present: State Treasurer Tobias Read, Chair  
Julia Carlson, CEO, Financial Freedom Wealth Management Group  
Scott Cooper, Director, NeighborImpact  
Margaret Doherty, Former Legislator and Educator  
George Katsinis, Accredited Financial Counselor – OR Military  
Prem Mathew, Associate Dean, Oregon State University  
Josie Molloy, Director, Grants Pass Josephine County Chamber of Commerce  
Erin Moore, Government Relations Director, OnPoint Community Credit Union  
Guillermo Sandoval, Vice President, Financial Inclusion, Umpqua Bank  
Bandana Shrestha, Executive Director, AARP Oregon

Technical Advisors- OR Agencies: Ellen Klem, Department of Justice  
Amit Kobrowski, Oregon Department of Education  
Joel Metlen, Department of Human Services  
Codi Trudell, Department of Revenue  
Craig Vattiat, Department of Consumer and Business Services  
Lane Thompson, Department of Consumer and Business Services

Speakers: Theresa Cross, PEBB/Oregon Health Authority  
Amaury Vogel, Oregon Values and Belief Center

Treasury Staff: Ashley Daigle, Strategy and Program Director  
Caitlen Laue, Operations Director  
Ryan Mann, Executive Director of OTSN  
James Sinks, Financial Education Program Manager, OTSN  
John Valley, Policy & Outreach Director  
Peter Rector, Outreach and Engagement Coordinator  
Missy Simpson, Program Coordinator, OTSN

Attendees: Stacey Triplett, AARP

Treasurer Read called the meeting to order at 2:08 p.m.

**Agenda Item 1 – Welcome and Remarks**

Treasurer Tobias Read welcomed the members of the Financial Empowerment Advisory Team and the public for the committee’s final quarterly meeting of 2023. This is the second anniversary for the Financial Empowerment Advisory Team. He thanked team members and technical advisers for their commitment and efforts across Oregon when it comes to improving the visibility of financial wellness, financial empowerment, financial inclusion and financial education, and noted that the heightened attention to the need for financial education was instrumental to the passage of Senate Bill 3 by the 2023 Oregon Legislature. He also thanked the Department of Education for holding a listening session in the

August meeting of the Financial Empowerment Advisory Team, and also for agreeing to be part of the agenda going forward as the agency implements the graduation requirements of a personal finance and lifeskills class.

### **Agenda Item 2 – Personal Finance Education / Senate Bill 3 Implementation**

Beth Wigham, implementation lead for Senate Bill 3, and Amit Kobrowski, social science standards specialist, from Department of Education (ODE) discussed early steps toward the implementation of the graduation requirement and curriculum standards. The agency now includes the new requirements on their web page for the Oregon Diploma which lists the state's many graduation requirements, additional resources, and high school equivalency program. ODE created a Senate Bill 3 overview document, and it was sent out to the school districts, ESD's, and public charter schools. With the passing of Senate Bill 3, ODE is seeking a Program Analyst 3 position which will help to coordinate content standards panels and public engagement. The next steps will include assembling both a rulemaking group and advisory content panels to help evaluate other states' standards, career and readiness standards, and then build the administrative rules and standards for the Oregon courses. They described the difference between content standards and criteria, which will help guide how districts would obtain curriculum and instructional materials, and the timeline for districts and public charter schools to implement. The agency solicited feedback. In response to a question about teacher professional development, Wigham said the agency has not yet identified who will be able to teach the class and what sort of learning might be required. A copy of the PowerPoint is part of the records for this meeting.

### **Agenda Item 3 – Roundtable Discussion**

Treasurer Read asked the team to talk highlight Oregonians who have been doing great things in their respective communities or business sectors. Treasurer Read began with mentioning the good work the Unclaimed Property at Treasury does. Unclaimed Property receives money from a variety of sources when the owner of the assets cannot be located. It received \$133 million, which is a 45% increase from 2022 with 40 million shares of stock and 700 safety deposit boxes. \$65 million was returned back to owners last year. \$10 million of the \$65 million was part of a new program called Checks without Claims. Instead of waiting for people to initiate the claim, Treasury verifies a person's identity and sends money directly to them.

Bandana Shreshtha shared that AARP Foundation tax volunteers completed 18,000 returns helping Oregonians file taxes for free and helping them access the earned income tax credit.

Scott Cooper gave kudos to his team in Central Oregon for the account growth in the tax credit funded program that has been seen with the partnership with neighborhood partnerships. Because of its popularity, people have to get in through a lottery process.

Representative Doherty praised 211 and the work they are doing for people who have no money and helping them to transition into housing and getting them off the streets.

George Katsinis stated that HB 2071 passed affecting military pay when in state service. George is talking with service members to try and figure out the amendment process and get money back in their pockets from their service to our state.

Josie Molloy gave a shout out to Jeff Voigt who is a financial planner for Primerica and donates his time to local high schools and teaches a financial well being class. She said business owners and financial planners offer a great opportunity to tap in and help lead some high school classes.

Erin Moore shared the work of Portland Workforce Alliance, connecting young people in the region to a career and learning opportunities, including financial education as part of the experience.

Prem Matthew is continuing work on expanding student services under the Center for Advancing Financial Education umbrella that OSU, with a hope to begin connection with more people through county extension offices.

Juan Baez gave praise to all the financial aid and college access officials across the state, who are both helping to spark an increase in applications for state grants and private scholarships for next fall, and also are helping prepare for the launch of the new and better FAFSA federal financial aid system in December.

Ellen Klem praised the Elder Abuse team at the Oregon Department of Justice, who put together a pocket guide for law enforcement that offered resources on what to do if you showup to a scene and somebody has for example, wired money to their grandson in Mexico, or purchased crypto currency. It was unveiled at the 17<sup>th</sup> annual Elder Abuse Conference and there's interest in getting more copies into the hands of local law enforcement statewide.

Craig Vattiat highlighted Cori Mielke who was previously the director of Outreach and Learning for FactOregon. She is now with the Salem-Keizer School District but has built a fantastic financial empowerment program at FactOregon.

Lane Thompson gave a shout out to Rebekah Bassett with CASA of Oregon, and the work she has done with home ownership, housing, counseling and the IDA program.

Joel Metlen highlighted that open enrollment for health insurance is going on right now, so DHS has had a high volume of calls for the Oregon Health Plan (OHP). Joel also wanted to state that there are other ways to access OHP, like going online or coming into their office to save time waiting in a queue on the phone.

Codi Trudell recognized her colleagues at the Department of Revenue is gearing up with the huge kicker coming out and mentioned the Oregon kid's credit. Codi also praised Vita Clinics, AARP for helping with low-income tax clinics, and 211 for their free tax services to taxpayers. She also suggested that members could volunteer to help prepare taxes.

#### **Agenda Item 4 – Spotlight: Financial Wellness for Oregon Teachers and Public Workers**

Teresa Cross, wellness manager at the Oregon Educators Benefit Board (OEBB) and the Public Employees Benefit Board (PEBB), gave a presentation on the programs and resources that OEBB and PEBB members have available to support their financial well-being. A copy of the PowerPoint and samples of their newsletters is part of the records for this meeting.

#### **Agenda Item 5 – Raising visibility: 211info partnership review and looking ahead**

James Sinks presented an update on the two-year-old Treasury and 211info partnership which included the traffic, highlights, and 2024 goals for the statewide financial wellness resource hub. Craig Vattiat included detail about how BankOn Oregon's efforts to better connect Oregonians with accounts could be enhanced by adding information about institutions to 211info. A copy of the PowerPoint is part of the records for this meeting.

#### **Agenda Item 6 –Benchmarks and data: Financial Wellness Scorecard polling and update**

Amaury Vogel and Prem Matthew shared the benchmarks and data from the polling of the Financial Wellness Scorecard that took place October 18<sup>th</sup> through the 26<sup>th</sup>. A copy of the PowerPoint is part of the records for this meeting.



**Agenda Item 7 – Advisory team business and advance calendar**

Treasurer Read reminded the advisory team about gathering nominations for the Financial Empowerment Awards for 2024. Also, he reminded the team that if they have classes or events that are geared towards the mission of improving financial wellness, to please let staff know so that they can include it on Treasury’s statewide calendar.

**Agenda Item 8 – PUBLIC COMMENT**

No public comment.



Feb. 6, 2024

Financial Empowerment Advisory Team

# Oregon financial wellness scorecard

Data compilation shows rising income, debt and fragility statewide



OREGON  
STATE  
TREASURY





# Financial empowerment goals

1. Augment and amplify
2. Raise visibility
3. Enhance equity
4. Improve accessibility
5. Leverage partnerships
6. Advance public policy
7. Measure progress



OREGON STATE TREASURER TOBIAS READ  
FINANCIAL EMPOWERMENT ADVISORY TEAM

# Oregon Financial Wellness Scorecard

FINANCIAL EMPOWERMENT INITIATIVE • 2024



OREGON  
STATE  
TREASURY



OREGON  
STATE  
TREASURY





The Financial Empowerment Advisory Team, which had met exclusively electronically since its founding in 2021, held its first in-person session in August 2023, in Tigard. It will continue to meet virtually three times annually.

### OREGON FINANCIAL EMPOWERMENT ADVISORY TEAM

## To advance learning and public protection, panel of leaders focuses on bolstering financial capacity statewide

The [Financial Empowerment Advisory Team](#) highlights financial wellness efforts, education needs, partnerships and challenges. To help advance that goal, it produces the Financial Wellness Scorecard.

Created by State Treasurer Tobias Read in 2021, the team is the state-level committee focused on matters of financial capacity, literacy, and inclusion. Meetings of the advisory team are open to the public.

The 20-member panel brings together citizen members, plus representatives of financial counseling nonprofits, sovereign tribes, military-focused counselors,

wealth advisors, finance-focused state agencies, banks and credit unions. The team publishes a newsletter, Oregon Financial Empowerment Quarterly.

It also serves as a sounding board and guides Treasury's financial empowerment outreach efforts.

The interconnected priorities of the group include: Augment existing efforts and improve the visibility of financial empowerment and inclusion in Oregon; strengthen coordination and partnerships; ensure financial education is accessible to all; and address equity and racial equity in financial education access.

 <b>TOBIAS READ</b> STATE TREASURER Chair, former legislator, former NIKE developer Beaverton	 <b>GEORGE KATSINIS</b> Financial counselor Oregon National Guard Salem	 <b>JOEL METLEN</b> Director, Strategic Projects Department of Human Services	 <b>JENNIFER SATALINO</b> Director College Place Oregon Portland
 <b>JUAN BAEZ-AREVALO</b> Director, Office of Student Access and Completion Higher Education Coordinating Commission	 <b>ELLEN KLEM</b> Director, Consumer Outreach and Education Department of Justice	 <b>JOSIE MOLLOY</b> President and CEO Grants Pass & Josephine County Chamber Grants Pass	 <b>BANDANA SHRESTHA</b> Executive Director AARP Oregon Portland
 <b>JULIA CARLSON</b> Author CEO, financial advisory firm Newport	 <b>AMIT KOBROWSKI</b> Social Sciences Specialist Department of Education	 <b>ERIN MOORE</b> Government Relations Director On Point Community Credit Union Portland	 <b>CODI TRUDELL</b> Taxpayer Advocate Department of Revenue
 <b>SCOTT COOPER</b> Director NeighborImpact Redmond	 <b>COBI LEWIS</b> Director MicroEnterprise Services of Oregon Portland	 <b>PAMELA RANSLAM</b> Program manager Nixyaawali Community Financial Services Pendleton	 <b>LANE THOMPSON</b> Student Loan Ombuds Department of Consumer and Business Services
 <b>MARGARET DOHERTY</b> Former legislator, retired educator Tigard	 <b>PREM MATHEW</b> Associate Dean Director, OSU Center for Advancing Financial Education Corvallis	 <b>GUILLERMO SANDOVAL</b> Vice President, Financial Inclusion Director Umpqua Bank Portland	 <b>CRAIG VATTIAT</b> Financial Education and Outreach Coordinator Department of Consumer and Business Services



### STATE AGENCIES AND EMPOWERMENT

## Oregon government protects the public financially and aids teaching about money management

Oregon government strives to improve the lives of citizens, and among the overarching goals is improving the long-term financial health of people, families, institutions, businesses and the state itself.

Every Oregonian is better off when they are protected from fraudsters, when financial education and information is easier to find, and when agencies coordinate and collaborate to help more people succeed.

Oregon State Treasury focuses on the fiscal health of the state and the financial security of its citizens. The office oversees the investment of a more than \$100 billion investment portfolio, issuance of Oregon municipal bonds, banking needs for all Oregon agencies, and administration of the unclaimed property program. In addition, Treasury raises the visibility of financial education and wellbeing efforts and, in support of those goals, helps the public save for education, retirement and disability-connected costs, through the Oregon Treasury Savings Network.

Treasury is one of several state offices advancing financial empowerment. Separately, more than a dozen Oregon agencies work to improve consumer education, financial education opportunities, financial assistance programs, student debt resources, and consumer protection services.

Oregonians also benefit from programming offered by array of private, academic, nonprofit, and other government efforts.

Based on recommendations from citizens and discussions with the Legislature, Treasury

and the Treasurer are leading efforts to organize and make financial empowerment resources more accessible and easier to find. This includes promoting collaboration among resource providers both inside and outside government. These efforts are guided by the Financial Empowerment Advisory Team, which includes members from several agencies that advance consumer protection and financial education.

Agencies represented on the advisory team are: Oregon Department of Education, Department of Human Services, Oregon Attorney General/ Department of Justice, Higher Education Coordinating Commission, Office of the Taxpayer Advocate at the Department of Revenue, and the Student Loan Ombuds and Division of Financial Regulation from the Department of Consumer and Business Services.

To help raise visibility of financial literacy and education, Treasury solicits nominations for the annual [Oregon Financial Empowerment Awards](#). The deadline is March 1.

To make financial empowerment and counseling resources more widely available and accessible, the Advisory Team proposed and facilitated a new searchable [Financial Wellness hub through Oregon's 211info network](#). Thanks to translators, information is available in more than 100 languages.

A [pilot partnership](#) with nonprofit Financial Beginnings and the Oregon College Savings Plan offers Oregonians access to online personal finance modules and incentives for completion.

### AGENCIES ADVANCING FINANCIAL KNOWLEDGE AND PROTECTION

### TREASURY FINANCIAL EMPOWERMENT PROGRAMS

### FINANCIAL OUTREACH PARTNERSHIPS

# Data and sources



**53**

total categories

**20**

Regional

**14**

Demographic

**1,334**

Total data points

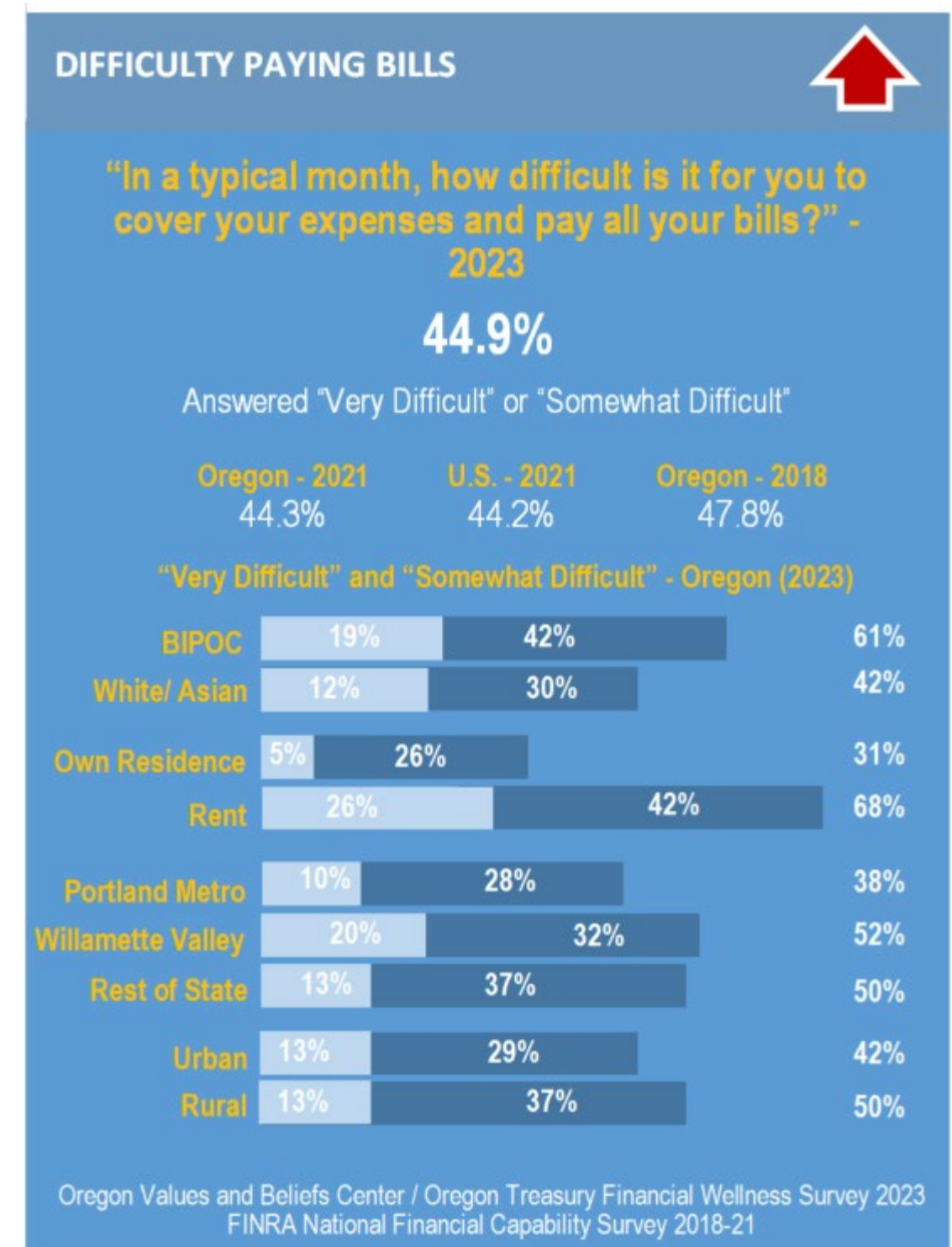
**7**

Quiz questions



# 2024 Financial Wellness Scorecard

- **Financial education** correlated to better stability (But 51% no class)
- More income, bankruptcies, income inequality, nonbank credit use, people with disabilities in poverty
- Financial acumen higher
- People of color: more stress, non-bank loans, harder to cover bills
- Tyranny of the average





# Key indicators

ASSETS



FINANCIAL KNOWLEDGE



HOUSEHOLD DEBT



NON-BANK CREDIT USE



ACCESS TO EDUCATION



HOME AFFORDABILITY



INCOME INEQUALITY



UNBANKED RATE



BANKRUPTCY FILINGS



POVERTY RATE



DIFFICULTY PAYING BILLS



FINANCIAL FRAGILITY



# Average doesn't always tell the story

## WEALTH

Including home - 2021

**\$329,600**      **+10.9%**

Excluding home

**\$101,900**      **+8.9%**

Zero or negative net wealth  
households

**8%**      **+4%**

U.S. Census



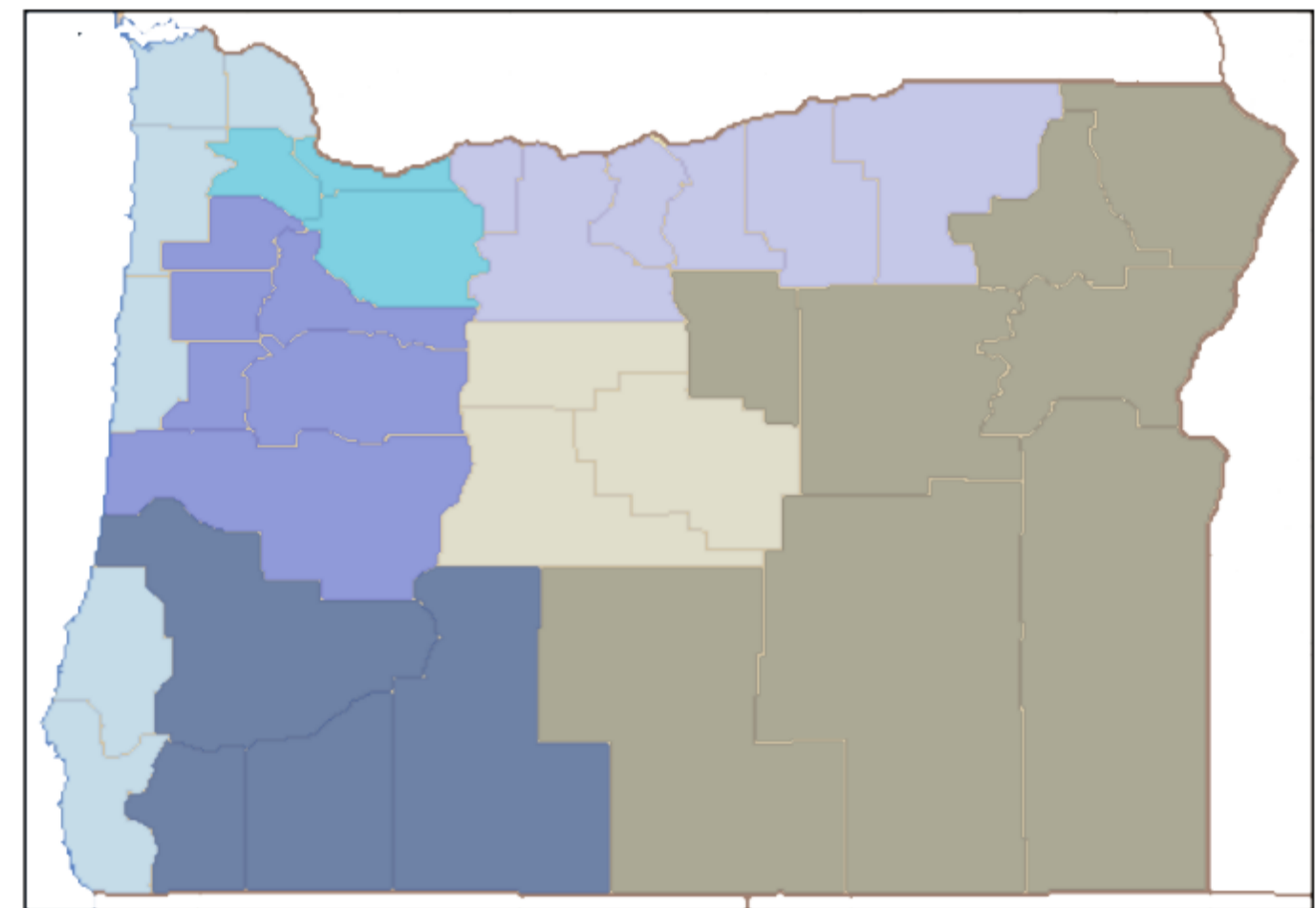
# Average doesn't always tell the story

## INCOME

Oregon median household income  
(all demographics)

**\$70,084**

<b>METRO</b>	<b>\$84,317</b>
<b>SOUTH</b>	<b>\$55,967</b>
<b>EAST/SE</b>	<b>\$50,254</b>
<b>WHITE</b>	<b>\$70,922</b>
<b>BLACK</b>	<b>\$50,950</b>

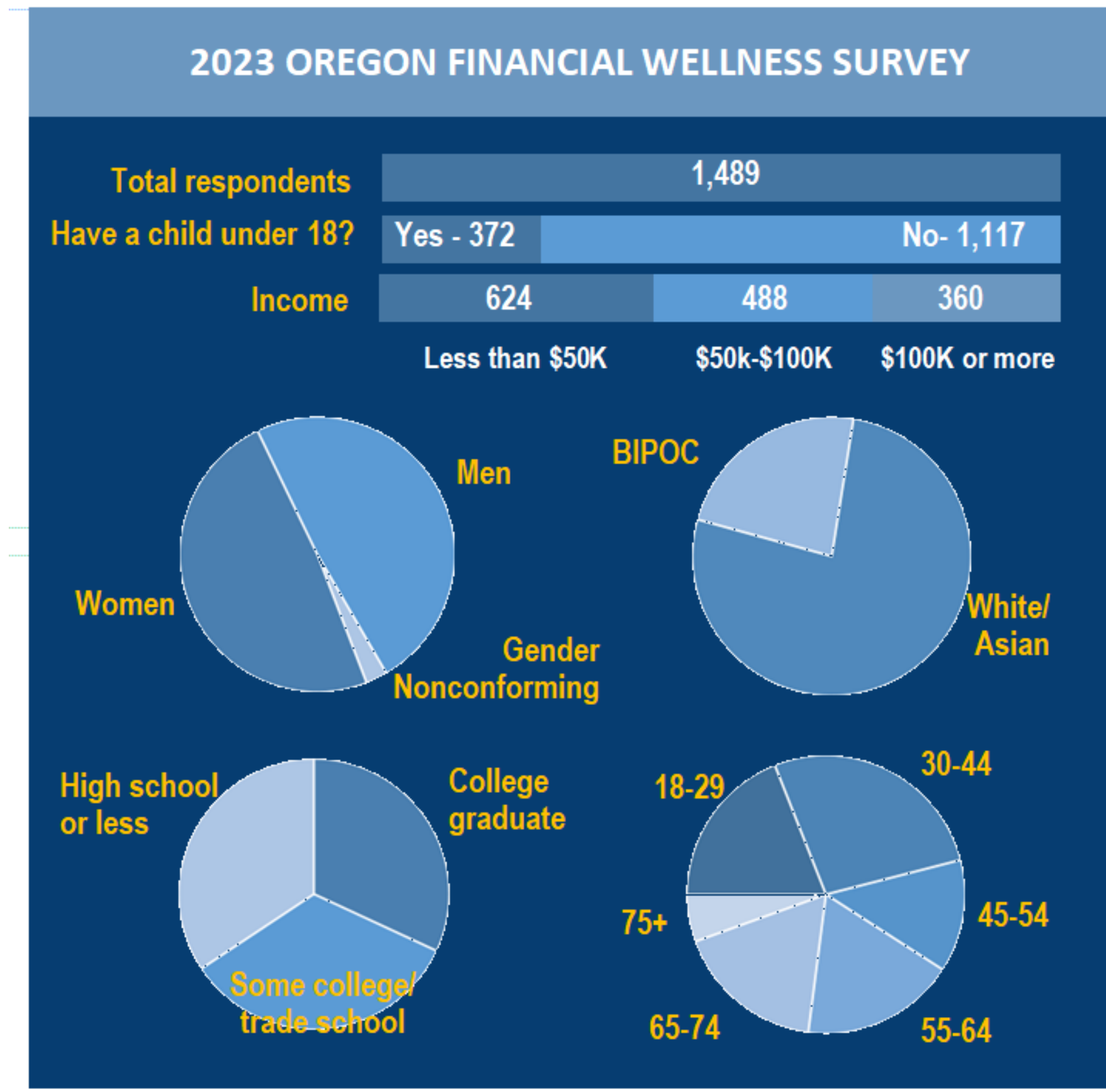


U.S. Census



OREGON  
STATE  
TREASURY

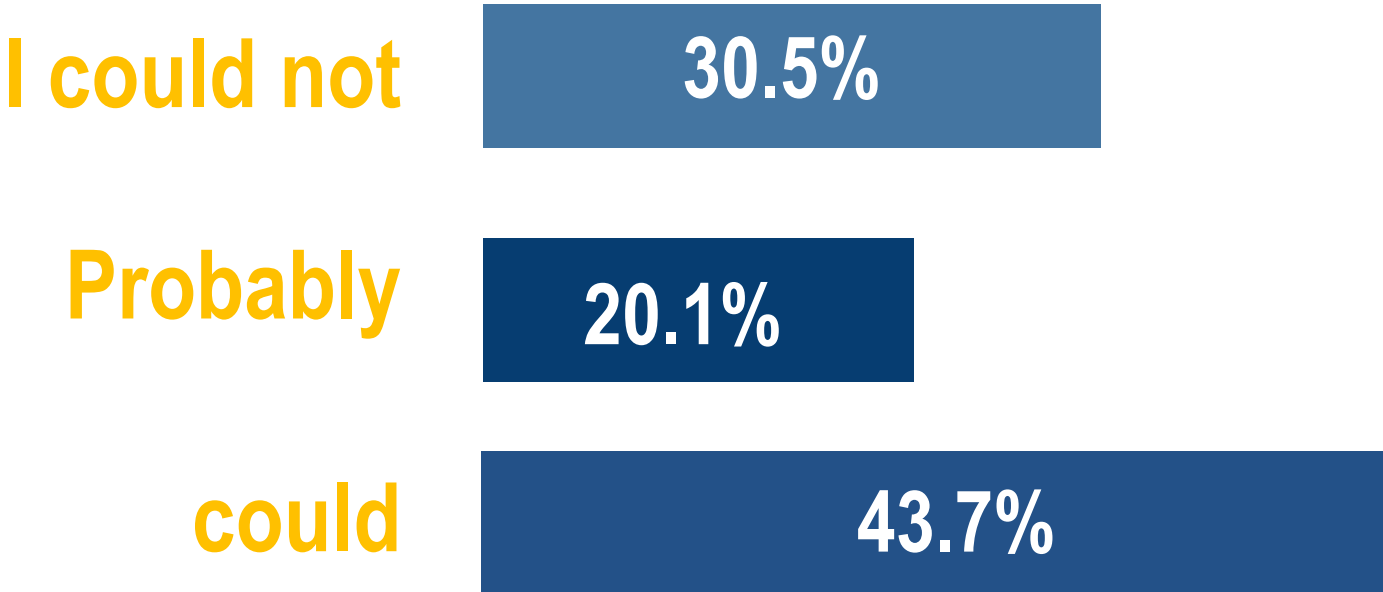
# 2023 Values & Beliefs Center Survey



# Financial Fragility

“I could not” come up with \$2,000 if an expected need arose in next month - 2023

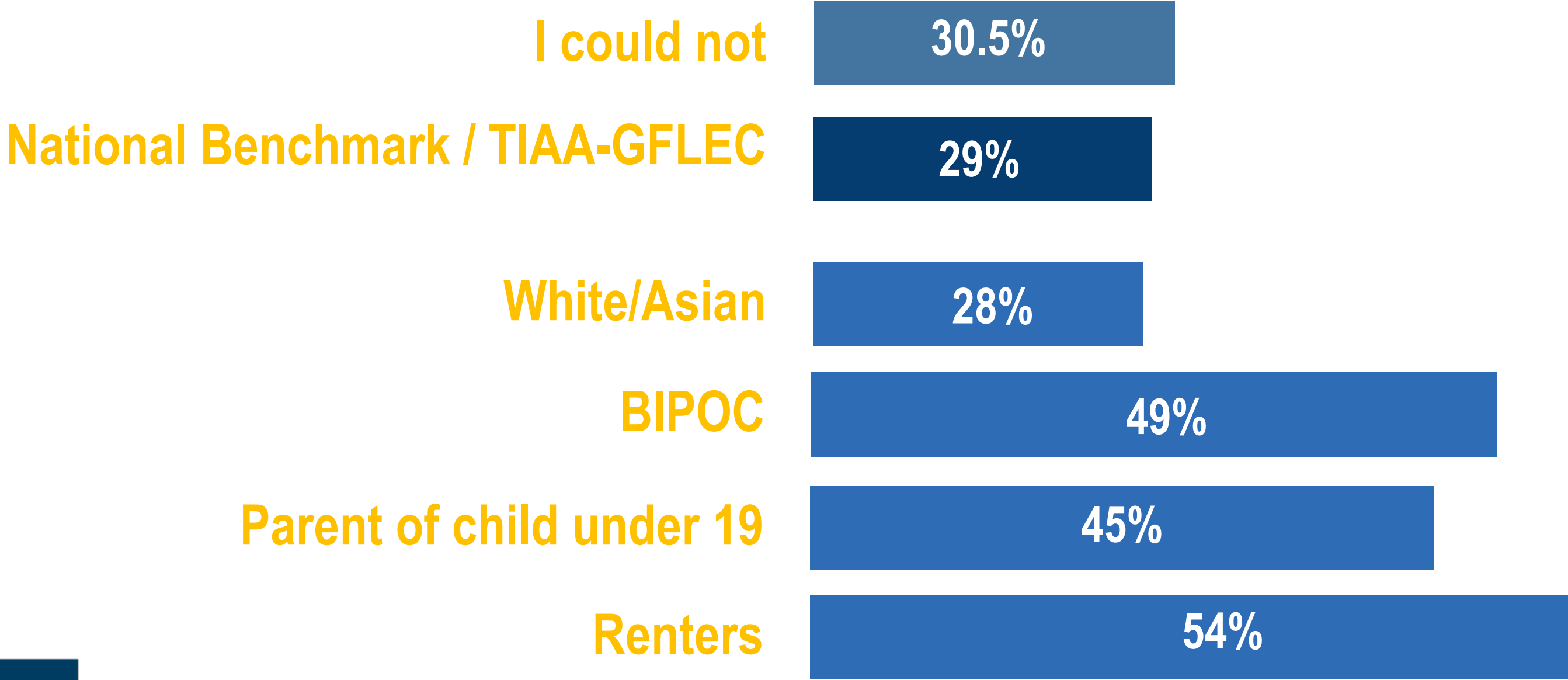
30.5%



# Financial Fragility

**“I could not” come up with \$2,000 if an expected need arose in next month - 2023**

**30.5%**

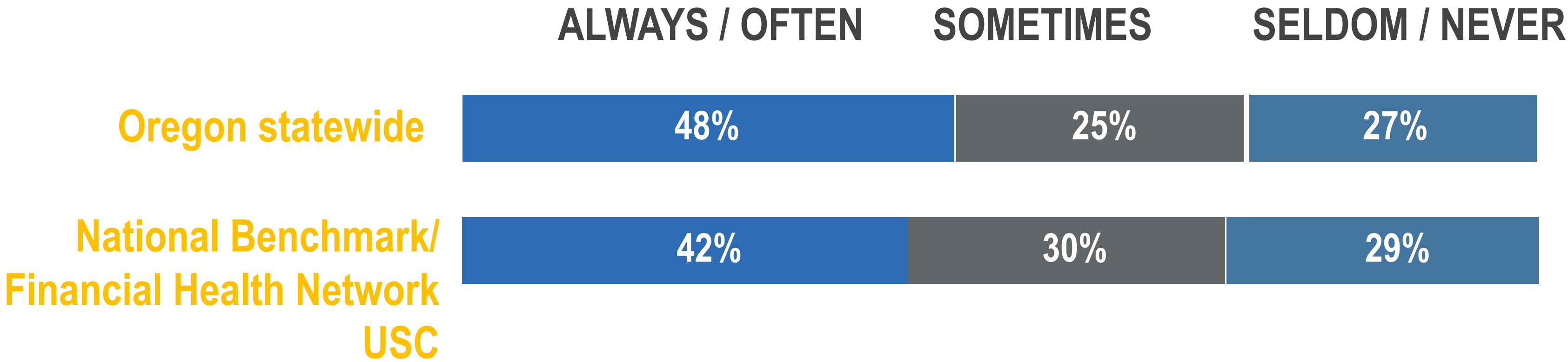


# Money left over

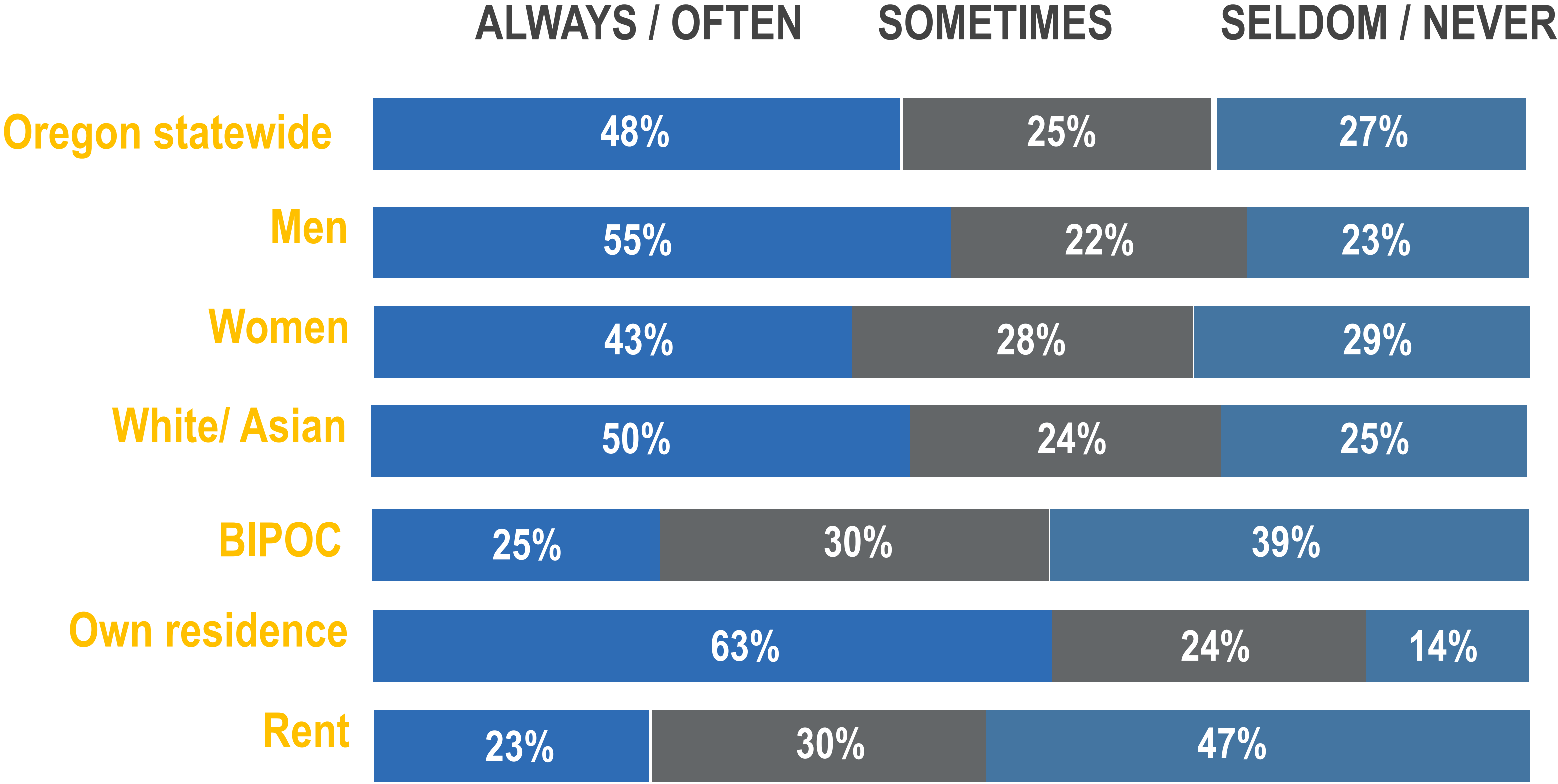
“I have money left over at the end of the month” - 2023

27%

Answered “Rarely” or “Never”



# Money left over

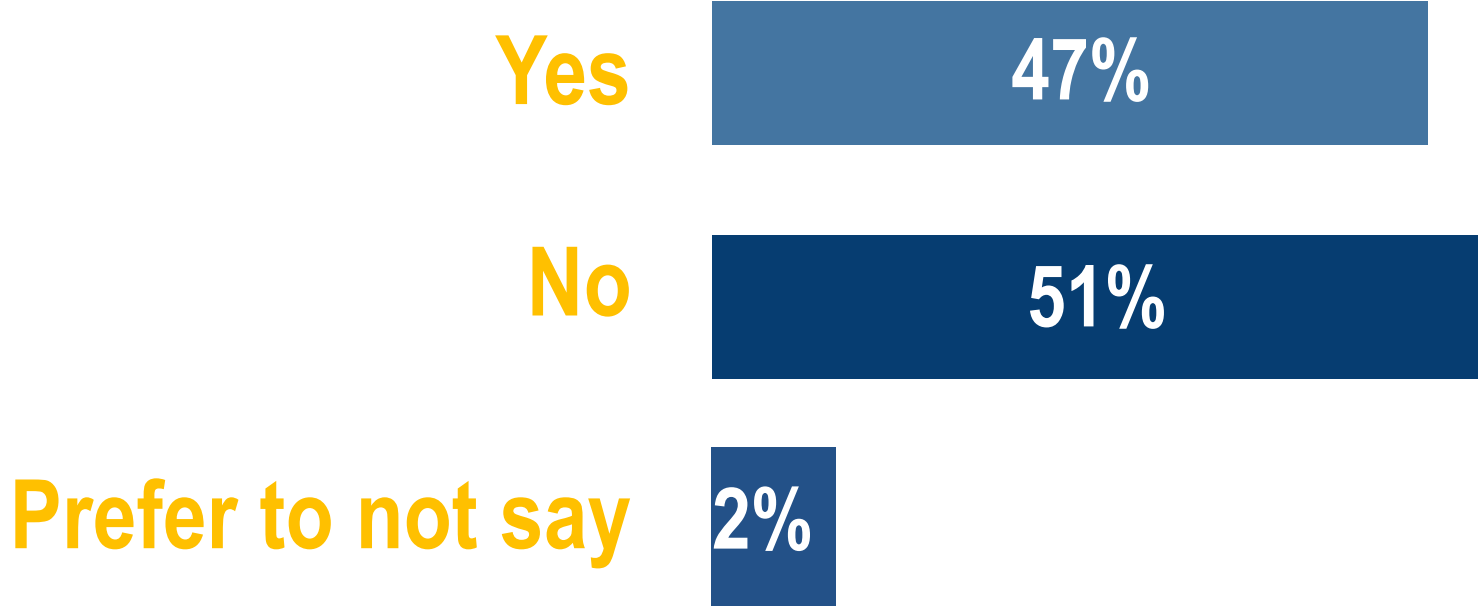




# Financial Education in Oregon

Have you completed a financial education course or program? - 2023

47%



# Financial Education in Oregon

Have you completed a financial education course or program? - 2023

47%



High School	39%	Church	5%
College	28%	Nonprofit	6%
Employer	9%	Financial Counselor	6%
Military	3%	Bank or Credit Union	5%



# Financial education is a predictor

CLASS-TAKER VERSUS NON-CLASS TAKER RESPONSES			
	Oregon Average	Took a class	Did not take class
Financial literacy answers correct out of 7	4.19	4.41	4.00
Percent who got 5 or more questions correct	48.4%	53.2%	44.1%
Self assessment of finance knowledge from 1 to 7	4.86	5.14	4.60
Good at dealing with financial matters, from 1 to 7	5.76	5.8	5.71

Oregon State Treasury / Oregon Values and Beliefs Center 2023 Financial Literacy Survey



# Financial Education and stress

I rarely/never have money left  
at the end of the month  
**27.1%**

Took Class

23.0%

No Class

30.7%

I am “just getting by”  
financially  
**28.7%**

Took Class

25.9%

No Class

31.2%



**“This is fascinating. I have a high level of formal education, but have never received formal financial education.”**

**- Woman, Washington County**

**“I think my answers are hardly relevant to this survey because much is unknowable. I resent most of the questions because I'm pretty ignorant about these things.”**

**- Man, Klamath County**

**“Excellent survey. This one, I feel, was the closest to my actual situation. So close, in fact, it brought a tear to my eye. Feeling lost financially is a living nightmare and so depressing. It affects absolutely everything in your life including a marriage.”**

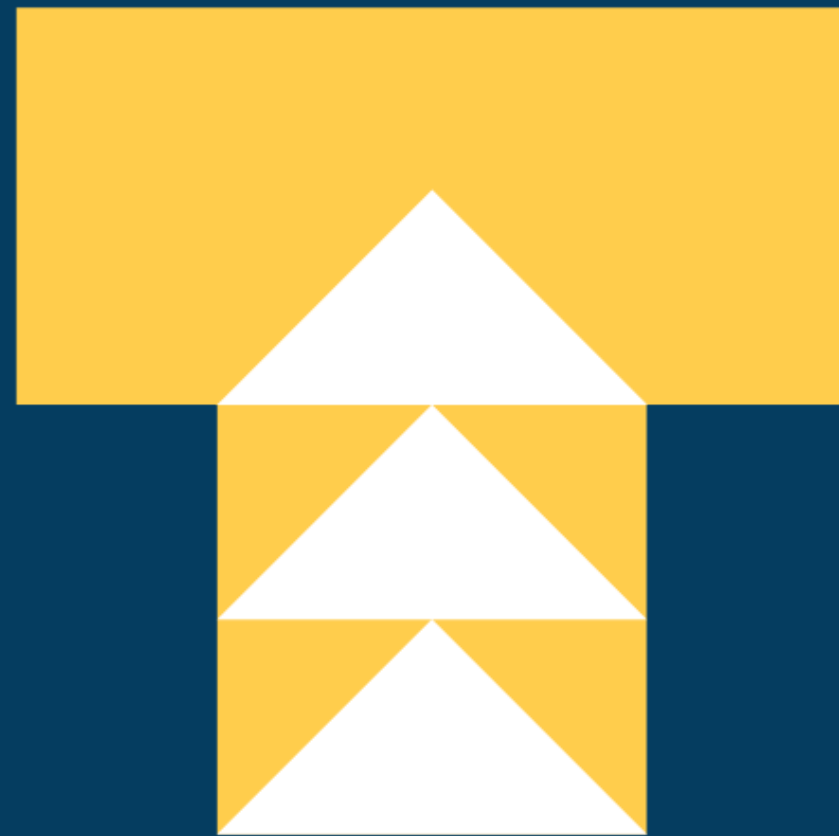
**- Woman, Umatilla County**

**“The survey got me thinking about my financial literacy and future. And now I’m interested in possibly attending some kind of financial education program. I feel comfortable talking about finances but realize there is more to learn.”**

**- Man, Marion County**

**“I think I need to take a personal finance class!”**

**- Woman, Washington County**



# OREGON STATE TREASURY

Tobias Read  
Oregon State Treasurer

867 Hawthorne Ave SE  
Salem, OR 97301

[Oregon.gov/Treasury](https://Oregon.gov/Treasury)





# Senate Bill 3 Implementation Updates

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## Personal Financial Education & Higher Education and Career Path Skills Diploma Requirements

Alexa Pearson, Director of Standards and Instructional Supports  
Beth Wigham, Career and College Readiness & School Counseling Programs Specialist  
Aujalee Moore, Standards Guidance Program Analyst  
Amit Kobrowski, Social Science Specialist

# Standards Content Panels Update



Oregon Department of Education

- Social Science Standards Panel
  - **Engagement: March**
- PFE Standards Panel:
  - Half-way progress marker
  - Previously reviewed National PF Standards, Oregon's Social Science PF Standards, and other states' standards
  - Currently drafting and revising new standards
  - **Engagement: April**

# Interagency Rules Advisory Group Update



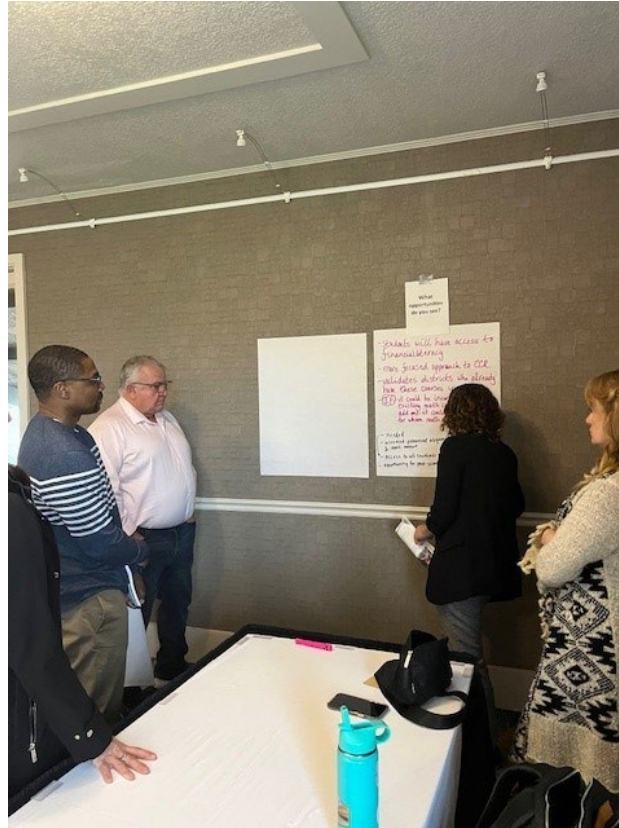
Oregon Department of Education

- Partnership between **ODE, HECC, and TSCP**
- Reviewed 20 rules for potential change
  - Identified six OAR revisions
  - Requires creation of one new rule
- Formal Engagement in February and March
- First-read to **Rules Advisory Committee** in March
- First-read to **State Board of Education** in April

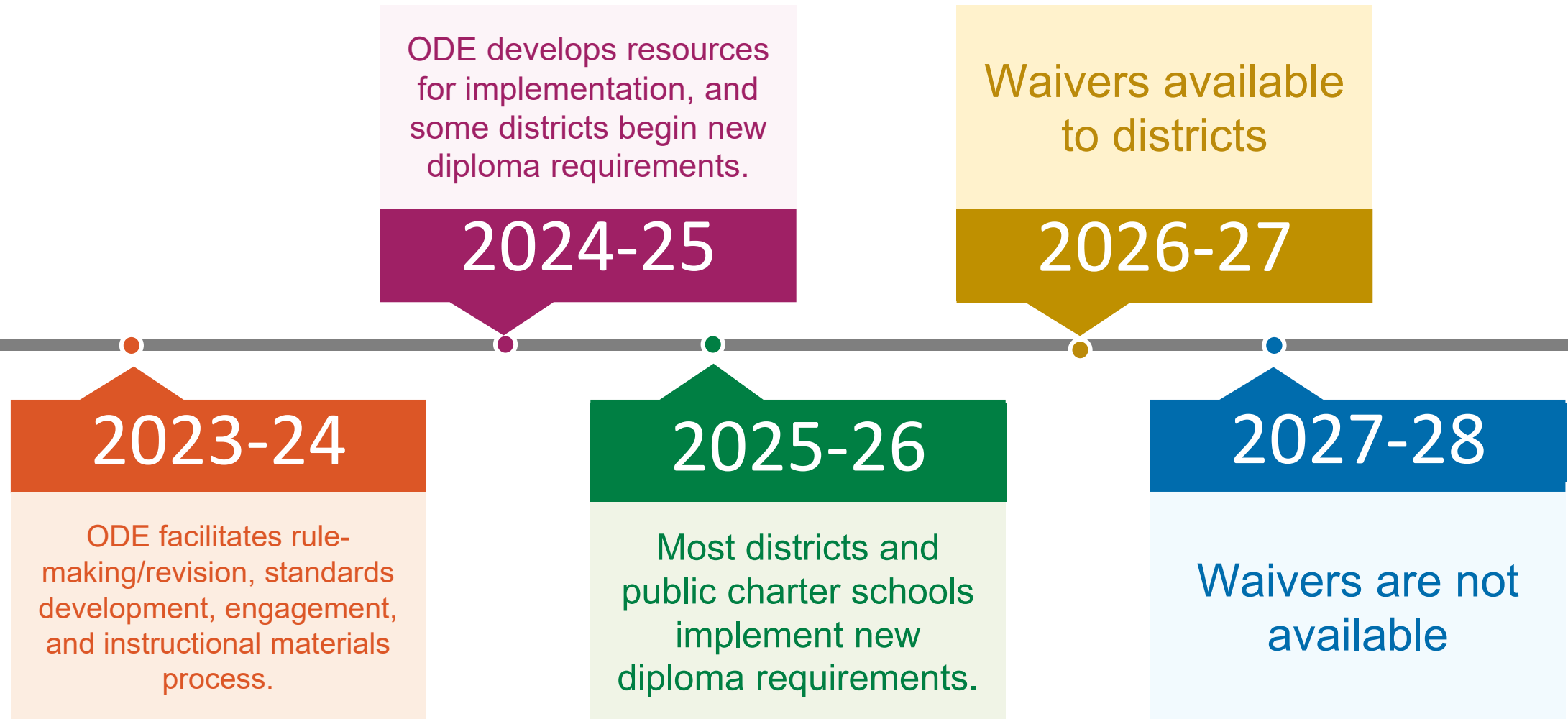
# OACOA Engagement - January 2024

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We were grateful for this opportunity to hear from District Office Administrators at the Coalition of School Administrator (COSA) Winter Conference



# Draft Timeline for Implementation



# Senate Bill 3 Implementation Feedback

What opportunities do you see?

What do you wonder or questions do you have?

Where might there be obstacles or barriers?

What else do you want us to know?

# Questions?

Visit the [Oregon Diploma](#) webpage to stay up-to-date

Email questions to [ODE.StateGraduationRequirements@ode.oregon.gov](mailto:ODE.StateGraduationRequirements@ode.oregon.gov)



Michelle Luedtke, Communications Director  
FINANCIAL EMPOWERMENT ADVISORY TEAM MEETING  
FEBRUARY 6, 2024

# Putting People First.

Expanding and protecting the  
rights of Oregon consumers.



Oregon  
Consumer  
Justice



**Consumer justice  
is the freedom for  
all to thrive and  
equitably share in  
our abundant  
resources.**



# Who is OCJ?

- + our origin story
- + vision
- + mission



# Our Values

+ equity

+ abundance

+ interconnection

+ integrity

+ trust

+ courage



# Our Pillars of Impact

- + legal solutions
- + policy & advocacy
- + community engagement



# Legal Solutions

We safeguard consumer rights, expand access to justice, strengthen the consumer legal community, and fight for legal rulings that improve consumer outcomes.



# Policy + Advocacy

We advocate for pro-consumer policies and an equitable marketplace.



# Community Engagement

We provide Oregonians with tools and information to know how to exercise their consumer rights.





# Engagement + Outreach Activities

- + statewide consumer survey
- + educational resources



# Statewide Consumer Survey

Fall + Spring



**Oregonians are  
experiencing unfair  
and/or illegal  
treatment across  
many consumer  
areas.**



**Oregonians want legal assistance and consumer rights education to resolve these issues.**



**Over half of  
Oregonians would  
struggle to pay a  
\$400 emergency  
expense.**



# Consumer Confidence Comics

Volume 1: Purchasing a Used Car



# Thank you!

Stay connected!

[ocj.org/newsletter](https://ocj.org/newsletter)



Oregon  
Consumer  
Justice



# Financial Empowerment Advisory Team

February 6, 2024

Megan Denison (she/her)

Personal Tax and Compliance Division Administrator





# Oregon EIC/ EIC for ITIN Filers

- 12 or 9 percent
- Starting with 2022, ITIN filers can claim a credit for Oregon
- Questions? [eic.4me@dor.Oregon.gov](mailto:eic.4me@dor.Oregon.gov)





# Oregon Kids Credit



- New this year!
- \$1,000 refundable credit
- Up to five dependents under the age of six
- Qualifying income limit of \$30,000 (phases out starting at \$25,000)
- Losses limited to \$20,000
- Cannot be garnished but can be offset



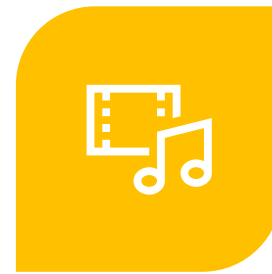
# New this year – Media and Partner Toolkits!



PRINTABLE  
FLYERS



SOCIAL MEDIA  
GRAPHICS




SOCIAL MEDIA  
REELS



SOCIAL MEDIA  
MESSAGING

[www.Oregon.gov/DOR](http://www.Oregon.gov/DOR) -> Get Help -> News & Media -> Media and Partner toolkits





Record breaking  
kicker!

44.28%

What's My Kicker  
on Revenue Online.





A What's My Kicker? calculator is active for personal income tax filers. You can access the calculator now, click here:  
<https://revenueonline.dor.oregon.gov/tap?Link=WMK>



## Individuals

Actions for individuals that do not require logging in

- > [Where's My Refund?](#)
- > [What's my kicker?](#)
- > [View my 1099-G](#)
- > [Enter return filing verification code](#)
- > [Take identity verification quiz](#)



## Education Savings Credits (529/ABLE)

- Refundable tax credit
- Increased this year to \$170 for individuals, \$340 for married filing jointly
- Percentage of contributions based on your AGI.
- Kids can claim this credit!

Get free help filing your taxes







## Questions?

Megan Denison, Administrator

503-856-2721

[megan.c.denison@dor.oregon.gov](mailto:megan.c.denison@dor.oregon.gov)



## FINANCIAL WELLNESS

Data Between Date: 10/1/2023 - 12/31/2023

### Site visit to 211info.org/financial-wellness

1995

Demographic Site visits to 211info.org/financial-wellness by Gender/Age (overall)	Count
Female	6582
Male	3263
18-24	1441
25-34	2448
35-44	2057
45-54	1686
55-64	1022
65+	686

Region of site visits to 211info.org/financial-wellness (overall)	Count
Portland	20727
Salem	2027
Eugene	1669
Gresham	1519
Beaverton	1283
Medford	886
Hillsboro	876
Oregon City	689
Forest Grove	553
Springfield	486

## FINANCIAL WELLNESS

Data Between Date: 10/1/2023 - 12/31/2023

Region of site visits to 211info.org/financial-wellness (overall)	Count
Tigard	468
Corvallis	366
Grants Pass	345
Bend	334
Roseburg	310
Albany	288
Astoria	280
Coos Bay	278
Aloha	266
Tualatin	254
Cottage Grove	232
Warm Springs	222
Happy Valley	221
Troutdale	206
Brookings	203
Klamath Falls	195
Heppner	193
Central Point	191
McMinnville	181
Lebanon	178
Oatfield	175
Pendleton	172

## FINANCIAL WELLNESS

Data Between Date: 10/1/2023 - 12/31/2023

Region of site visits to 211info.org/financial-wellness (overall)	Count
Milwaukie	166
Hermiston	165
Monmouth	165
Cave Junction	156
Ashland	101
Wilsonville	91
Canby	85
Sandy	84
West Linn	83
Dallas	78
Boardman	64
Lake Oswego	41
Newport	40
Prineville	39

Number of people visit the navigate results page from direct links	Count
Financial Literacy Training	9
Individual Development Accounts	2
Credit Counseling	1

## FINANCIAL WELLNESS

Data Between Date: 10/1/2023 - 12/31/2023

Number of people used the 211info web database searches	Count
Tax Preparation Assistance	53
Business Development	28
Bankruptcy Assistance	24
Credit Counseling	23
Personal Financial Counseling	19
Financial Literacy Training	16
Debt Consolidation Services	15
Consumer Fraud Reporting	9
Identity Theft Prevention	5
Individual Development Accounts	4

Web search demographics by Gender	Count
Female	2
Male	10

Web search demographics by Age	Count
34	10
37	2
63	1