

RealSense Human Resource Toolkit

Helping Your Employees
Make One Smart Move



United Way
of Northeast Florida

Your Employee's Financial Success: It Makes *RealSense*

Human Resource Tool Kit

Provided by the RealSense Prosperity Campaign
A United Way of Northeast Florida initiative

Information in this handy reference guide will help you educate your employees on how to keep more of what they earn, at no cost to your company.

Led by United Way of Northeast Florida, the RealSense Prosperity Campaign is a dynamic coalition of over 60 partnering organizations that bring resources together to improve the prosperity of our community's most financially challenged working citizens. Our coalition partners strive to increase the number of northeast Florida workers claiming EITC each tax season and to expand the financial education of these workers. The coalition works to enhance their ability to build assets by linking them to mainstream banking products and asset development within our Matched Savings/Individual Development Account (IDA) program.

Thanks to generous coalition funders including the Jessie Ball duPont Fund, United Way of Northeast Florida, the City of Jacksonville, Wachovia Bank, Bank of America, SunTrust Bank, United Way of Saint Johns County, the National Disability Institute and tireless support of community partners, RealSense was able to return **\$19 million in direct spending power** to lower-to-moderate income citizens since its inception in 2003. Other RealSense community statistics include:

- \$18.5 Million through Earned Income Tax Credit—federal dollars new to our community
- \$ 7 Million saved for our clients on paid tax preparers
- \$ 0.6 Million in matching money to clients through matched savings accounts/IDA
- 290 enrollees in IDA's: 57 graduates (43 new home owners, 6 new business owners, 8 education)
- 47,500 student financial class hours
- ROI of \$19 returned to the community per grant dollar spent
- 833% increase in number of people helped per year since 2003

In the 2009 tax season:

- | | |
|--|--------------|
| ▪ 13,767 Total returns completed | |
| ▪ 3,172 EITC returns completed | 11% Increase |
| ▪ \$16,876,239 Total refunds in dollars | 27% Increase |
| ▪ \$ 4,535,318 Total EITC refunds in dollars | 28% Increase |
| ▪ \$ 2,356,894 Saved by Taxpayers by filing for free | 15% Increase |
| ▪ Mobile Tax Team completed 140 total returns | 27% Increase |

The RealSense team looks forward to working with your organization and is readily available to enhance your human resource development efforts. For more information about how you can make a difference in the lives of your employees, call us at 904-390-3237 or visit us online at www.realsensejax.org.

Table of Contents

Letter from RealSense Director	1
Important Benefits RealSense Can Provide Your Employees, FREE of Charge	2
Effective Ways to Promote RealSense Services	3
Financial Education Opportunities	4
Financial Counseling Opportunities	5
Earned Income Tax Credit (EITC) Promotion	6
EITC Eligibility Guidelines	7
RealSense Tax Sites	8
What Employees Can Expect as a RealSense Tax Client	
Tax Preparation Tips	
What Employees Need to Bring to a RealSense Tax Site	
Matched Savings/Individual Development Account (IDA)	9
IDA Eligibility Criteria	10
Volunteer with RealSense	11
Marketing Materials	12

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PARTNER ORGANIZATIONS

AARP Tax Aide
Atlantic Coast Bank
Bank of America
Baptist Health
B.E.A.M.
Blue Cross and Blue Shield of FL
Catholic Charities
CBS Creative Services
Citicards
City of Jacksonville
Communities in Schools
Community First Credit Union
Department of Children and Families
Department of Health
Duval County Extension Service
Duval County Board of Education
Duval County School Board
Early Learning Coalition
Edward Waters College
Emilie Pennington Design
Family Foundations
Florida State College
Federal Reserve Bank of Atlanta
Florida Dept. of Financial Services
FOX30/CBS47/MyTVJax
Fresh Ministries
Gateway Community Services
Habijax
Housing Partnership of Northeast FL
Independent Living Resource Center
Internal Revenue Service
Jacksonville Area Legal Aid
Jacksonville Children's Commission
Jacksonville City Council
Jacksonville Housing Authority
JAX Federal Credit Union
Jax Reg. Chamber of Commerce & SBA
Jacksonville Public Library System
Jacksonville University
Jacksonville Urban League
JEA
Jessie Ball duPont Fund
Junior Achievement
Lakeshore Baptist Church
Learn To Read
Mayor's Office of Jacksonville
Mt. Olive Primitive Baptist Church
Nassau County Council on Aging
Neptune Beach Senior Activity Center
NE Florida Community Action Agency
Potter's House Christian Fellowship
Pricewaterhouse Coopers
Regions Bank
Small Business Center
St. Catherine's Catholic Church
St. Johns County Council on Aging
St. Johns County Library System
St. Mathew Community Christian Center
SunTrust Bank
The Florida Star
The Jacksonville Advocate
The Salvation Army
Three Rivers Legal Services
United Way of Northeast Florida
United Way 2-1-1
United Way Full Service Schools
University of North Florida
United Health Care
United Way of St. Johns County
VyStar Credit Union
Wachovia Bank
Wal-Mart Foundation
War on Poverty
Winn-Dixie
WorkSource

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RealSense

A United Way Initiative

WWW.REALSENSEJAX.ORG ■ 904-632-0600

October 30, 2009

Dear Human Resource Professional:

We hope this Human Resource Toolkit will help you provide valuable information and resources to your employees. During these difficult economic times, employees are faced with many financial challenges that can adversely affect both their personal and professional lives. Within this toolkit are several ways for your company to educate, promote and offer free on-site services that will help your employees increase their income and build savings.

Research has shown that employers benefit from offering their employees access to financial education classes by increased retention, reduced absenteeism, increased participation in retirement benefits, reduced 401 (k) loan requests and increased employee engagement and loyalty. Employee benefits include reduced debt, improved credit scores, development of financial goals, ability to make better financial decisions, increased savings and reduced financial stress.

During the tax season, it is estimated that more than \$10 million in Federal Earned Income Tax Credit (EITC) dollars go unclaimed each year in Jacksonville simply because residents do not know they qualify for this credit. RealSense provides free tax preparation for our community's hard-working families to ensure that they receive every penny they are entitled without having to pay costly preparer fees.

As an employer, we know that you care about your employees and you care about our community. Partnering with RealSense is a smart way to invest in both.

On behalf of RealSense partners, staff and volunteers, I would like to thank you for your consideration of promoting and offering our services to your employees, and look forward to partnering with you and your company.

Sincerely,

Jeff Winkler
Director, RealSense Prosperity Campaign
United Way of Northeast Florida

For more information, please visit www.realsensejax.org.



Important Benefits RealSense Can Provide Your Employees, Free of Charge:

We provide free printed materials to help businesses and organizations raise awareness of our services and offer suggestions for optimum placement to maximize awareness.

- *VITA & AARP Tax-Aide tax sites:* Income preparation by IRS-certified volunteer tax preparers, trained to help secure Earned Income Tax Credit (EITC) and other tax credit dollars for qualified clients. Both VITA and AARP Tax-Aide sites offer electronic filing and the ability to route a clients' refund into as many as three bank accounts.
- *Mobile Tax Preparation Services (VITA):* Convenient tax preparation provided on-site at organizations with employee groups whose annual household income falls at or below \$56,000.
- *Financial Education:* "Money Smart" and other classes that help attendees budget better, manage credit, and access mainstream banking products at banks and credit unions. Access to financial counseling to help manage debt and restructure credit. *A \$20/session fee may apply.*
- *Benefit Banks:* A one-stop experience, offering free tax preparation and application assistance to eligible clients wishing to apply for Medicaid, Food Stamps, and other public benefits.
- *Individual Development Account:* Enrollment in a 2-to-1 matched savings account (funded by the federal government and partnering donors) to help eligible clients secure specific long term assets (buying a home, starting a business, furthering education).

RealSense Marketing Support for Your Employees' Success:

Knowledgeable RealSense speakers and outreach ambassadors are available throughout the year to complement any type of RealSense marketing effort you have in mind, whether presenting information to an employee group or staffing an information table at a human resource fair.

Presentations: PPT presentation available (approximately 20-30 minutes); AV equipment available upon advance request.

Outreach: Information delivered one-on-one, including resource materials, as a display table.

Marketing Materials: RealSense resource materials (brochures, wallet cards, fliers) are available in electronic and hardcopy formats; promotional items in limited quantity (pens, note pads); select materials are available in English and Spanish.



Effective Ways to Promote RealSense Services

Step 1 - December and January: Spread the word about free tax preparation and Earned Income Tax Credit (EITC)

- Display RealSense posters in areas where employees check in and out, and in the employee lounge or lunchroom; add bill stuffers or quad-fold cards to paycheck and W-2 form envelopes. RealSense provides select printed and electronic materials in Spanish that promote all of our services.
- Publish an article about RealSense and the EITC in the employee newsletter.
- Run a RealSense message as a computer screensaver (File for Free, Save the Fee!)
- Promote to employees that EITC is retroactive and to ask their tax preparers about applying for past years (up to three years). We can train managers to deliver information about RealSense to new hires and employees they supervise.

Step 2 - February: ALL VITA and AARP Tax-Aide tax sites are open by February 1

- Promote free tax preparation at new employee orientation and regular staff meetings. Let employees know how to find the closest RealSense tax site (by calling United Way 2-1-1 by dialing 211 or 866-318-0211 or visiting www.realsensejax.org for details).
- Re-run a RealSense message as a computer screensaver (File for Free, Save the Fee!)
- Continue providing RealSense tax site promotional materials in hardcopy or electronic format.

Step 3 - March and April: The deadline to file income taxes is April 15

- Make a final promotional push before the tax filing deadline. Continue publicizing EITC and the location of RealSense tax sites.
- Promote *Super Saturday* (mid March, date TBA), a special tax preparation event held at a select location for those needing special assistance from IRS and other service providers.
- Promote *Tax Blitz Day* (April 15), a 12 hour special tax preparation event held at a select location for last minute filers and those needing special assistance from IRS.

Step 4 - Throughout the Year:

- Include information about RealSense in new employee orientation packets; make information available at HR special events.
- Circulate the RealSense newsletter and monthly Tip Sheet.
- Promote financial education and matched savings information through an employee “resource hot line”, if available. RealSense can provide concise messaging to use.
- Host a RealSense outreach event: RealSense can arrange a 15-30 minute presentation for employees to learn about EITC and RealSense services, and train managers to deliver information about RealSense to new hires and employees they supervise.
- Include RealSense in a Benefits Enrollment event: Interested employees can meet with a RealSense specialist who will perform a basic screening to see if employees are eligible for public assistance programs. Computer and Internet access required.
- Call Duval County Extension Service (904.387.8850) to schedule a *Lunch & Learn* financial education class to help your employees learn valuable money management tips to improve their financial picture. Classes can be customized to fit areas of interest. *For organizations outside Duval County, contact the Duval County Extension office for outlying resource information.*

Financial Education Opportunities

Financial education classes in money management, re-building credit, and other relevant topics, are delivered by the Duval County Extension Service, a vibrant RealSense partner, and a team of knowledgeable financial education instructor volunteers. Classes are taught regularly at a variety of locations around Duval County and may also be taught at the workplace to employee groups. *For organizations outside Duval County, contact the Duval County Extension office for outlying resource information.*

Financial education topics include:

- Effective Strategies for Personal Money Management
- Spending Tomorrow's Money Today
- Protecting Financial Security
- Saving for College
- Should I Buy or Lease My Next Car?
- Investing Basics
- Planning for Retirement
- Financial Matters for Later Life
- Buying Your First Home

Financial education consumers learn to:

- Make and use a workable spending and saving plan.
- Use mainstream banking services effectively.
- Provide for a more secure future through savings and investing plans.
- Use credit appropriately.
- Become a better-informed consumer.
- Avoid predatory lending and fraud.

To arrange a financial education speaker or *Lunch & Learn* opportunity, contact the Duval County Extension Service at 904.387.8850 or email Anita McKinney at mckinney@coj.net.

Suggested marketing materials:

Financial Wellness brochure
*RealSense Roadmap** brochure
*RealSense Quad-fold** wallet card
Customized Grassroots Outreach poster*

*Available in English and Spanish



Financial Counseling Opportunities

Financial difficulties caused by rising costs of living, high credit card debt, unexpected medical expenses and everything in between can be daunting. Searching for answers to complex financial questions can be frustrating and overwhelming.

Family Foundations, Inc., a RealSense community partner and long-standing premier non-profit counseling and education organization in northeast Florida, is poised to offer one-on-one financial counseling to your employees in need. As a Consumer Credit Counseling Services provider, Family Foundations offers confidential financial and credit counseling, money management education, homeownership preparation counseling and education, foreclosure intervention, debt management programs, reverse mortgage counseling, bankruptcy counseling and education.

Counseling is available by appointment at Family Foundations' San Marco office in Jacksonville. Contact 904.396.4846 for more information. *A \$20 per session fee may apply.*

Suggested marketing materials:

Family Foundations' *Consumer Credit Counseling Services* brochure
RealSense *Roadmap** brochure
RealSense *Quad-fold** wallet card

*Available in English and Spanish



Earned Income Tax Credit Promotion

The Earned Income Tax Credit puts money in your employees' pockets!

Do some of your employees earn an annual household income of less than \$56,000? If so, they might be eligible for the Earned Income Tax Credit (EITC) when they file their federal income tax return. Qualified employees with children may receive up to \$5,666 deposited directly into their bank account within 10 to 14 business days or less – without any fees or charges. Single filers without children may receive up to \$457.

Outreach is an essential part of the RealSense campaign; our aim is to reach workers who qualify and those who may not file taxes because they feel their income is too low, or they are unaware of valuable tax credits. RealSense tax preparers are trained to help working families claim eligible tax credits to help increase their income.

Why Promote EITC & Free Tax Preparation?

A critical reason to promote EITC and RealSense free tax preparation services is that many who qualify pay to have their income tax return prepared, sometimes taking out an instant refund loan from a paid tax preparer at an exorbitant interest rate. Instant refund loans are expensive and dangerous because payment of IRS refunds is conditional on the refund being in excess of any outstanding claims against the taxpayer. It is crucial to address these issues by making the promotion of EITC and RealSense tax preparation sites a priority. RealSense tax sites provide information to clients to help them establish direct deposit of refunds for faster payment in order to deter interest in instant refund loans.

Workers who are not proficient in English may not understand that they might qualify for EITC or RealSense services. RealSense can dispatch bilingual volunteers to deliver basic information to employee groups or answer questions in one-to-one inquiries at an information table. We also offer select marketing materials in English and Spanish.

EITC Eligibility Guidelines

Who is Eligible for EITC?

EITC is available to U.S. citizens or resident-alien who hold a valid Social Security Number. Those who qualify for EITC must meet one of these categories and file a tax return, even if they did not earn enough money to be obligated to file a tax return. (Note: These numbers change annually. Go online to www.irs.gov and search for "EITC Thresholds and Tax Law Updates.")

- In households without children: Earned annual income below \$13,470 (or less than \$18,470 if married filing jointly) – REFUND up to \$457
- In households with one eligible child: Earned annual income below \$35,535 (or less than \$40,545 if married filing jointly) – REFUND up to \$3,050
- In households with two eligible children: Earned annual income below \$40,363 (or less than \$45,373 if married filing jointly) – REFUND up to \$5,036
- In households with three eligible children: Earned annual income below \$43,352 (or less than \$48,362 if married filing jointly) – REFUND up to \$5,666

EITC Eligible Children Must:

- Be a U.S. citizen or resident alien
- Have a valid Social Security Number
- Be claimed as a dependent on tax filing forms
- Be under 18 years of age at the end of the tax filing year
- Be the employee's child, adopted child, stepchild, or a descendent of any of them (e.g., grandchild), or,
- Be the employee's sibling, step sibling, or a descendent of any of them (e.g., niece or nephew) that the employee has cared for as their own child; or,
- Be a foster child (or any child placed with the employee by an authorized placement agency) that the employee has cared for as their own child
- Have resided with the employee for at least six months during the filing year

Suggested EITC marketing materials:

Customized *Outreach* poster
RealSense *Roadmap** brochure
RealSense *Quad-fold** wallet card
EITC Fast Facts flier

*Available in English and Spanish

RealSense Tax Sites

RealSense tax sites open as early as mid-January with all sites open by February 1. Most remain open through April 15. Taxpayers are directed to call 2-1-1, the United of Northeast Florida 24/7 information and referral helpline, for tax site information such as service days and business hours, site locations, and important documents to bring when having their taxes prepared. **Early publicity and promotion is vital because tax payers may rush to a paid tax preparer before our sites open.**

Almost everyone qualifies for free income tax preparation with RealSense!

VITA: (combined annual income of \$56,000 or less), single or joint filers.

AARP Tax-Aide: (no income restriction; special attention to seniors; filers cannot be business or rental property owners) amended return and prior year filing available (retroactive 3 years).

Mobile Tax Preparation Services (VITA): If your employee population contains a large number of workers with an annual household income below \$56,000, RealSense can arrange to have a team of VITA volunteers visit your workplace to help employees file their tax returns.

What Employees Can Expect as a RealSense Tax Client

In general, when a client arrives at a RealSense tax site, they are met by a greeter who reviews their paperwork to see if they qualify to receive free tax preparation services and determine the type of tax return to be prepared (basic, intermediate, or advanced). All intake documents are completed with help from the greeter. Information about other RealSense services is provided to clients. Clients interested in opening bank accounts are directed to a banking representative, if present. Clients meet with a certified Tax Preparer to complete the tax return. When the tax return is complete, it will be printed so that the client receives a copy. The return will be electronically transmitted to the IRS from a secure computer. All sites are overseen by a well trained Site Coordinator, also certified by IRS. Each return is subject to a quality review by two certified individuals and is routinely monitored by IRS.

Tax Preparation Tips

- Help employees get ready for tax season! Include a handy list of tax tips in mailings or by posting notices on an internal or electronic bulletin board.
- Encourage direct deposit for a faster refund: clients must bring a voided check (for bank account and routing number info) or may ask the tax preparer to help them open a bank account, if needed.

What Employees Need to Bring to a RealSense Tax Site

- W-2 and 1099 forms (pay check stubs are not accepted)
- Information on any other income received during the previous tax year
- A copy of last year's tax return
- Social Security card and cards for spouse and each dependent
- Photo ID for the employee and spouse (if filing jointly)
- A voided check if direct deposit is desired to process a refund
- If filing jointly, the spouse must also be present

Call United Way 2-1-1 by dialing 211 or calling 866.318.0211 for tax site information, 24/7.

Matched Savings/Individual Development Account

Individual Development Accounts (IDA) are special matched savings accounts designed to help individuals achieve their dreams of owning a home or small business or attaining a post-secondary education.

The savings *match* is a promise to supplement an enrollee's savings deposits at a specific rate. This program matches every \$1.00 saved with another \$2.00. IDA clients can save up to a maximum of \$2,000 over the course of two years and receive an additional \$4,000 in matching funds.

The IDA is not a giveaway, such that clients earn savings matches by saving their own hard-earned dollars and taking other steps to prepare for the future, like attending personal finance workshops. This same thinking underpinned government initiatives like the GI Bill. Beyond the matched savings portion, clients must attend personal finance and money management workshops and a special asset-specific preparation program. These workshops are designed to help clients hone their personal and financial skills that are essential to long-term success.

Program Support:

IDA clients receive counseling along with assistance to help open bank accounts, establish saving priorities, deal with credit issues, train for specific goals, and eventually obtain that goal.

How the IDA Works:

Money is deposited with a major bank that has an agreement with the program. The account will not be assessed any monthly service fees. Clients will:

- Be employed; earned income can come from traditional wages or as an independent contractor
- Make monthly savings deposits of at least \$15
- Save in the program for at least 6 months (maximum of 24 months)
- Attend and complete a personal finance and money management workshops
- Participate and complete asset-specific ownership preparation training
- Support other clients through on-going peer support meetings

Other Criteria:

Early money withdrawal is strongly discouraged. However, in certain emergency situations a portion of money may be withdrawn before a goal is reached, excluding the matched savings funds. At any time, the account may be closed and the enrollee may withdraw from the program and receive all of his/her savings and earned interest, excluding the savings matches.

Clients may change their goal, but in order to receive matching funds clients must achieve this goal. If clients have sufficient time to complete the required training associated with the new goal and meet that goal, they will be given permission to change the goal.

Matched funds are made available to clients when they are ready to purchase the asset. At that time, a check will be issued directly to the company or institution furnishing all or a part of the asset.

An IDA account is not considered when determining eligibility or benefit levels for any federal benefit program.

IDA providers in Northeast Florida:

RealSense partners

- Northeast Florida Community Action Agency 904.398.7472
- Family Foundations, Inc. 904.396.2228

The IDA Program is open to individuals or families who meet the following criteria:

Target Audience - Individual Development Accounts	
Household Size	Income Limit
1	\$ 21,600
2	\$ 29,140
3	\$ 36,620
4	\$ 44,100
5	\$ 51,580
6	\$ 59,060
7	\$ 66,540
8	\$ 74,020
For family units of more than 8 members, add \$3,750 for each additional member.	
-- OR --	
Anyone within 200% or below the current guidelines, i.e., one person household makes up to \$20,420	

Suggested marketing material:

- Quad-fold wallet card**
- Roadmap brochure**
- IDA/Matched Savings Q&A*

*Available in English and Spanish

Volunteer with RealSense!

The RealSense Prosperity Campaign invites your organization to partner with us in an exciting community service initiative. Join our collaborative effort by encouraging your staff to help hard working people become financially stable and unlock their economic power, while improving our community's prosperity at the same time.

This partnership will provide the potential for your organization to:

- Provide volunteers with hands-on experiential learning
- Strengthen community relations and receive favorable publicity
- Meet your community service goals
- Contribute a valuable service to financially vulnerable working citizens
- Volunteer individually or as a group

Volunteer Opportunities

Volunteer tax preparers are needed to provide free tax preparation services for people who might otherwise be faced with paying exorbitant fees at commercial tax preparation centers or falling prey to predatory lenders. All training and materials are provided at no charge.

Customer service oriented people are needed as tax site greeters. Greeters welcome clients as they enter a tax site, assure that clients have their paperwork in order, and ensure that clients are served according to their turn.

Energetic, outgoing people are needed to teach financial literacy basics to various size groups or serve as outreach specialists, sharing RealSense information in a variety of venues.

For more information about our volunteer opportunities or to schedule a presentation to your management team, contact Linda Hemphill, RealSense Manager/Volunteers & Tax Sites at 904.390.3237 or lindah@wnefl.org.

Or visit our website, www.realsensejax.org, and click on the large green *Volunteer with RealSense* button.

Suggested marketing materials:

- *Join Our Team* pamphlet
- Recruitment table tent
- Recruitment poster
- RealSense *Overview & Information* sheet
- *Roadmap* brochure*

*Available in English and Spanish



"Financial Education is my passion and I am involved because I firmly believe that this is the most successful way to change people's attitude about managing their money, and gaining assets."

-Pat Nelms, Workflow Coordinator at *Bank of America* on why she volunteers with RealSense.

Marketing Materials

RealSense Services

-fold wallet card*
Roadmap brochure*
Customized *Grass Roots Outreach* posters*
RealSense Overview & Information sheet

Earned Income Tax Credit

EITC Facts flier

Financial Education

Financial Wellness brochure
Financial Education *class schedule*

Financial Counseling

Family Foundations *Consumer Credit Counseling* brochure

General Interest

RealNews newsletter
Monthly Tip Sheet

IDA/Matched Savings Plan

IDA/Matched Savings Q&A

Volunteer Recruitment

Join Our Team pamphlet
Recruitment table tent
Recruitment poster and e-poster
Join Our Team e-flier

Promotional Materials**

Notepads
Retractable pens
Handheld paper fans
Bookmarks
RealSense presentation folders
** Inventory permitting

To download and print these materials please visit www.realsensejax.org or contact us at 904-390-4008.

* Available in English and Spanish