Chair Hartman, Vice-Chairs Scharf and Nguyen, and Members of the Committee,

My name is Agustina Hunziker and I am a student attending Willamette University. I am respectfully submitting this testimony in support of House Bill 2991, which proposes a \$14 million investment to help working families successfully navigate the complex federal and state tax system.

Since its creation in 2022, TIG has <u>helped thousands of Oregonians file their taxes</u>. Last year, people using TIG services made less than \$28,000 on average. Their refunds averaged nearly \$2,700.

In my own experience coming from a low-income household, I have seen firsthand the difficulties of the state tax system and urge you all to support this bill. By expanding the TIG Program, the quality of life for more Oregonians will improve. Millions of dollars could return to families who need the money to get by. HB 2991 would aid families who live paycheck to paycheck. Funding outreach regarding tax benefits will make significant improvements to the system and the families who need assistance in the future. HB 2991 will also benefit the economy as a whole as there will be more money for businesses.

Expanding the TIG program could make all the difference to households that survive on low wages. The main barrier to families accessing these credits is the complexity of filing taxes, illustrating the need for expanding the TIG program. Expanding the TIG program will not only save families money, but it will boost local small businesses, expand further into rural Oregon, and develop the workforce. By supporting HB 2991 you will contribute to educating Oregonians about their tax benefits and increasing the federal EITC participation rate.

HB 2991 would invest an additional \$14 million in the upcoming biennium to allow the TIG program to broaden its reach. Many grant recipients report demand for their services far outpacing their ability to help - with funding being the main constraint. In other cases, some rural communities have minimal support that could be remedied by additional investments.

Please help ensure all Oregonians can access the tax benefits they are eligible for by supporting HB 2991.

Sincerely, Agustina Hunziker