



**ELEVATE BOULDER**  
DIRECT CASH ASSISTANCE FOR FINANCIAL STABILITY

# Project Participant Enrollment Packet

December 2023 – January 2026

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# Message from the Elevate Boulder Team

**Congratulations on being selected for the Elevate Boulder guaranteed income pilot project!**

The City of Boulder created this project because we believe that direct financial assistance can positively impact Boulder community members living with low-income. We also hope this project can help our whole community better understand how to better address economic disparities now and for years to come.

We designed this project with equity and transparency in mind, so that all participants have the resources and guidance you need for a smooth and efficient experience throughout the project. Please be assured that your participation, information, and experiences with Elevate Boulder are held in strict confidence and respect.

This enrollment packet includes important information including:

- **Customer service information and the Elevate Boulder support team:** Know who is leading the project and how to connect with them for customer service and other support.
- **Program details:** An overview of the Elevate Boulder project, and details about financial payments.
- **How to get involved in project evaluation:** Your thoughts and experiences as a participant in Elevate Boulder are critical to its success! Read about the project research team and how your involvement in evaluation can help enhance the project and potentially continue a guaranteed income project in the future.

Warmest welcome,

The Elevate Boulder Project Team



# Meet the Elevate Boulder Team

It takes a team to make the Elevate Boulder project work. This project is led by staff members from the City of Boulder Housing & Human Services Department with support from Communications and Engagement, Information and Technology staff.

We are privileged to have the wisdom and guidance from the Elevate Boulder Community Task Force: nine Boulder community members who identify as people with low-income and reflect our diverse community, who helped determine important elements of the project.

Joining the city staff team are three consultant agencies, all based in Colorado:

- Impact Charitable, which specializes in direct cash assistance programs in Colorado and across the U.S. and is serving as the Elevate Boulder project coordination consultant.
- AidKit, which created and manages the Elevate Boulder online application, enrollment and payment processes.
- OMNI Institute, a policy research agency coordinating the Elevate Boulder evaluation process and activities.

Together, we are working to ensure that all Elevate Boulder participants feel respected and experience a dignified process throughout the project. That includes providing customer service when you need it.





# | Customer Service Information

Throughout the Elevate Boulder project, participants can access their application and enrollment form information at any time, through the final payment in early 2026.

Participants can also reach out for customer service through the Elevate Boulder application and enrollment system, for questions or to inform us of changes or needs. Please review the Frequently Asked Questions (FAQ) documents in this enrollment packet, as many of the questions you have may already be addressed in this document. However you are also encouraged to contact our customer service support anytime.

Note that after the initial payment process begins, staff will not be monitoring the customer service email and phone line each day. However, we do plan to check for and respond to customer service requests on a weekly basis and respond as quickly as possible.

To access the Elevate Boulder enrollment form:

- Check the email or phone number you used for your Elevate Boulder application, for a link for the online enrollment form.
- Follow the instructions on each page.

To access Elevate Boulder customer service:

- Visit the How to Enroll webpage at: <https://bouldercolorado.gov/how-enroll-elevate-boulder>
- Email: [support@elevateboulder.aidkit.org](mailto:support@elevateboulder.aidkit.org)
- Text or phone call: (720) 713-7495



# Definition of Terms and Phrases

1. **Pilot:** A "pilot" refers to a trial or test program implemented on a smaller scale to explore the effectiveness and potential impacts.
2. **Guaranteed Income:** A regular cash payment made to individuals without conditions or strings attached to support their financial well-being and help them meet basic needs.
3. **Benefits Guide:** A guide to help program participants understand how the monthly payments from the Elevate Boulder Project may impact their public benefits.
4. **Evaluation:** A process of collecting and analyzing information from a program and participants to assess a program's strengths, successes, and opportunities for growth. The primary goal of program evaluation is to provide valuable information to improve the project and help to determine if it should continue after the pilot.
5. **Surveys:** Surveys are a method of gathering information using multiple choice, sliding-scale, and open-ended questions. These will be sent by OMNI Institute, the Elevate Boulder evaluation consultant organization. You will be asked to complete a survey right after enrolling, and then 8 months, and 20 months from enrolling in the program for a total of three surveys.
6. **Focus Groups:** Focus groups are opportunities for a small group of individuals to come together and have a discussion and provide feedback on a specific topic. Elevate Boulder participants who agree to participate in the evaluation will be invited to participate in focus groups. A trained facilitator from OMNI will conduct focus groups about a year after enrollment to hear directly from Elevate Boulder participants how the program has affected their lives and to learn how to improve the program for potential future similar programs.
7. **Guidelines for Removal:** Conditions or situations under which participants might exit or be removed from the Elevate Boulder project, and would no longer receive financial payments.
8. **FAQs:** Frequently asked questions about the Elevate Boulder project, and their answers.
9. **American Rescue Plan Act:** a U.S. COVID-19 relief policy through which the federal government provided funds to states, counties and cities to support COVID response and relief.

# | Project Overview

Elevate Boulder is a pilot project coordinated by the City of Boulder with assistance from a team of consultant agencies – Impact Charitable, OMNI Institute and AidKit – to help manage, implement and evaluate the project. Through this project the city hopes to improve the financial stability of participants’ households; enable additional outcomes such as improved food security and mental health; and generally improve quality of life for low-income community members.

Participants were selected through an open application process, and randomized lottery selection process implemented by the project evaluation consultant.

**Project Services:** The project will provide the following services for two years:

1. Cash assistance payments of \$500 per month for 24 months; and
2. Information about financial coaching opportunities

## Termination

In alignment with the City of Boulder’s Health & Human Services mission and American Rescue Plan objectives, this project is designed to supplement existing city investments and services to advance affordability, inclusivity and economic mobility by helping low-income community residents achieve longer-lasting financial stability and security. As such, we have the right to terminate your enrollment in this project at any time. Your participation in this project is not an entitlement or a property right. Specifically, and without limitation, your participation may be terminated for the following reasons:

1. If you voluntarily withdraw from the project (see below);
2. If you move outside of the City of Boulder limits;
3. If you enroll in another guaranteed income project provided by the City of Boulder or County of Boulder;
4. If you knowingly misrepresent your identity or eligibility;
5. If you commit violence or make threats of violence to any project or partner staff, including threats made over the phone, email, text message, or in person;
6. If you have caused harm to yourself or others;
7. If you are incarcerated; or
8. If you are deceased.

Termination from the project means you will no longer have access to the monthly cash payments. You will be notified in writing by Elevate Boulder if your participation is terminated.

Additionally, if you choose to be paid by prepaid debit card (see below for more information on the payment options) and you do not activate your card within thirty (30) days of receiving it, Elevate Boulder can cancel the payment and terminate you from the project. We will attempt to contact you using the contact information you provided at least one time prior to canceling the payment. If you select to be paid directly to your bank account (ACH) and the information you provide is incorrect,

Elevate Boulder will attempt to reach out to you to get the correct information. If we do not receive it, or cannot reach you, within 30 days of initiating the first attempted payment, we reserve the right to cancel the payment and terminate you from the project.

### **Voluntary Withdrawal**

You may choose to withdraw from this project at any time by notifying the Elevate Boulder project in writing. You can inform us by email at [support@elevateboulder.aidkit.org](mailto:support@elevateboulder.aidkit.org) or by written letter to our address, Elevate Boulder, City of Boulder Housing & Human Services, PO Box 791, Boulder CO 80302. Once you withdraw from the project, you cannot be reinstated into the project. Before we end your payments, we will attempt to reach you by phone or in writing to confirm your withdrawal.





# | Potential Impact on your Public Benefits

## Benefits Impact

The public assistance you currently receive or intend to apply for (SNAP, SSI, etc.) while enrolled in this project may be impacted by receiving these funds. By signing this form, you agree that you are aware of the potential risk that receiving direct cash may impact your eligibility for public benefits. You can review information provided by Elevate Boulder related to benefits impacts. However, guidance from Elevate Boulder cannot be relied upon as legal advice. You should obtain independent verification of the information and acknowledge that Elevate Boulder, including the City of Boulder, Impact Charitable and the community-based organizations that partner on the project are not liable for any financial or legal harm that occurs by relying on the guidance.

This guide is designed to help individuals understand how the monthly payments from Elevate Boulder may affect their public benefits. There are five major ways benefits can be impacted:

- **No Impact:** Receiving the monthly payments will have no impact on your eligibility or amount of benefit received.
- **Possible Reduction of Benefits:** Receiving the monthly payments may result in a reduction of benefit, meaning you will still get the benefit, but may get less each month.  
  
However, this is low or medium risk and depends on how much you earn outside of the Elevate Boulder monthly payments.
- **Likely Reduction of Benefits:** Receiving the monthly payments are likely to result in reduction of benefit, meaning you will still get the benefit, but may get less each month.  
  
In this case, if marked as 'likely' it means you are at high-risk of seeing a reduction in your benefit.
- **Possible Loss of Benefits:** Receiving the monthly payments may result in a loss of benefit, however, this is low or medium risk and depends on how much you earn outside of the Elevate Boulder monthly payments.
- **Likely Loss of Benefits:** Receiving the monthly payments are likely to result in a loss of benefit, meaning this is high-risk.

On the following pages, you will find a benefits matrix outlining the types of benefits that may be available to you and what the potential impact may be if you receive monthly payments from Elevate Boulder.

**Note:** *This guide is offered to provide general guidance but it is not legal advice tailored for each applicant. Each applicant's situation should be considered carefully and they should ask questions as needed to the agency administering their benefits.*

**Table 1.0 Benefits Guide**

Taxes & Public Benefit	What Is It?	Type of Impact
Income Taxes	Taxes you pay on a yearly basis based on income.	<p><b>No Impact</b></p> <p>This is considered a cash gift under the IRS and does not count as taxable income as the annual gift tax exclusion applies.</p>
Colorado Works (TANF)	Temporary cash assistance to support basic needs.	<p><b>Likely Loss of Benefit</b></p> <p>The income you receive from participating in Elevate Boulder <b>will likely</b> be considered income when determining eligibility for Colorado Works.</p>
Social Security (Retirement)	Retirement income payable to adults at least 61 years and 9 months old.	<p><b>No Impact</b></p> <p>Eligibility is based on previous contributions to Social Security. The income you receive from participating in Elevate Boulder <b>will not</b> impact your social security retirement payments.</p>
Social Security Disability Insurance (SSDI)	Financial supports for individuals who are disabled and have a qualifying work history, either through their own employment or a family member.	<p><b>No Impact</b></p> <p>Eligibility is based on previous contributions to Social Security and inability to work. The income you receive from participating in Elevate Boulder <b>will not</b> be considered when determining SSDI eligibility or amount.</p>

Taxes & Public Benefit	What Is It?	Type of Impact
Federal Supplemental Security Income (SSI)	Minimum basic financial assistance to adults and persons with disabilities.	<p><b>Likely Reduction or Loss of Benefit</b></p> <p>Income limits and rules for SSI are complicated. The income you receive from participating in Elevate Boulder <b>will</b> be considered and is likely to result in a reduction or may make you ineligible for SSI.</p>
Unemployment Insurance (UI)	Temporary assistance for adults who lose their job to help them meet expenses while seeking new employment.	<p><b>No Impact</b></p> <p>The income you receive from participating in Elevate Boulder <b>will not</b> be counted towards eligibility as it is considered a 'gift' not earned income. Your unemployment payments will not be impacted by this program.</p>
Women, Infants, and Children (WIC)	Supplemental foods, health care referrals, and nutrition education for mothers, and to infants and children up to age five years old who are at nutritional risk.	<p><b>No Impact</b></p> <p>The income you receive from Elevate Boulder <b>will NOT</b> be considered when determining eligibility for WIC, as this funding is considered disaster recovery payments.</p>
Free & Reduced School Lunch	Free or low-cost school lunches for low-income children enrolled in public schools.	<p><b>Possible Reduction or Loss of Benefit</b></p> <p>Eligibility is typically determined once per year and the income from Elevate Boulder <b>will</b> count against eligibility. The next time eligibility is assessed (likely the start of the school year), this program may move you from free to reduce price meals, or</p>

		<p>make you ineligible. However, if you receive the Food Distribution Program on Indian Reservations (FDPIR) or Colorado Works (TANF), then your free &amp; reduced lunch will be protected.</p>
<p>Medicaid (HealthFirst Colorado)</p>	<p>Free or low-cost health insurance for children and adults.</p>	<p><b>No impact</b></p> <p>The income you receive from Elevate Boulder <b>will not</b> count towards eligibility for Medicaid.</p> <p><b>Note:</b> If you are a senior or person with disabilities who qualifies for Medicaid, cash gifts may be counted towards your eligibility requirements. Depending on how much you make, this program may make you ineligible for this benefit.</p>
<p>Medicare</p>	<p>Free or low-cost health insurance for the elderly.</p>	<p><b>Possible Reduction of Benefit</b></p> <p>The income you receive from Elevate Boulder <b>will</b> count towards eligibility for Medicare Parts B (insurance) and D (prescription drugs) costs. However, these thresholds are quite high and it is unlikely the additional \$500 a month will affect this benefit much, if at all.</p>
<p>Supplemental Nutrition Assistance Program (SNAP) Food stamps</p>	<p>Benefit enabling low-income adults and families to purchase eligible food in authorized retail food stores.</p>	<p><b>Likely Reduction or Loss of Benefit</b></p> <p>The income you receive from participating in Elevate Boulder <b>will</b> count towards SNAP eligibility. Depending on how much income your household already makes, the income you receive from the Elevate</p>

		Boulder could make you ineligible for SNAP due to being over income limits. However, if you receive TANF, then you will continue to receive SNAP regardless of the income you receive through Elevate Boulder.
Public Housing (Section 8) & Housing Choice Vouchers	Housing assistance for low-income families, the elderly, and persons with disabilities either through government-owned housing or vouchers to be used in the private market.	<b>Likely Reduction / Possible Loss in Benefit</b>  The income you receive from participating in Elevate Boulder <b>will</b> be considered income for housing assistance. If you are already in housing assistance, you typically pay 30% of your monthly adjusted income for rent & utilities. Your rent may therefore increase as your payments through this program will be used to calculate your 30% monthly payment. If you are not already in housing assistance or if you are near the edge of eligibility, this program may impact your eligibility.
Pell Grant	Post-secondary education (college, associate degree) financial aid.	<b>No Impact.</b> The income you receive from participating in Elevate Boulder <b>will not</b> impact Pell Grants.

The City of Boulder has provided this guidance to help identify potential issues but cannot be relied upon as legal advice. The City of Boulder is not responsible for any loss of benefit that may occur because of participation in Elevate Boulder.



# | Research and Evaluation

## Meet the Researchers: OMNI Institute

OMNI Institute, a Denver-based non-profit that provides research and evaluation services to support understanding, guide collaboration, and inform action that accelerates change toward a more equitable society. Since 1982, OMNI has worked in partnership with leaders and change-makers in governments, nonprofits, foundations, and social enterprises to accelerate change and improve lives. OMNI is working in collaboration with the Elevate Boulder team to understand how participation in this project affects people's lives.

**Sara Bayless** (she/her), PhD, is a Vice President at OMNI and oversees work related to Economic Mobility and Children & Families. Sara has over a decade of experience in rigorous research and evaluation with a focus on helping organizations advance their understanding of how individuals, families, and communities achieve economic security and advance well-being for all.



*"We have seen the power of direct cash assistance in many communities, and this evaluation is an opportunity to understand its potential for the City of*

*Boulder. We are grateful for people's willingness to share their experiences to help us understand critical questions like how, when, and why direct cash assistance supports families."*

**Ana Nunes** (she/her), PhD, is a Director at OMNI and has applied her strong methodological training as a social psychologist to design and implement complex, multi-site and multi-year evaluations, and research studies at OMNI. Ana has over twenty years of experience conducting equity research, including an investigation of housing and employment discrimination in the San Francisco Bay Area.



*"Direct cash assistance has the potential to be transformative for individuals and families in our communities. I'm honored to be partnering with the City of*

*Boulder to collect important information regarding how projects such as Elevate Boulder can best support similar programs and community members."*

# | Evaluation Frequently Asked Questions

## **Why are you doing surveys?**

Because Elevate Boulder is a pilot project, we want to ensure we learn everything we can during the process. Most importantly, we are hoping to learn how access to guaranteed income affects different aspects of people's lives. These surveys give us an opportunity to ask a variety of questions to see how Elevate Boulder impacts you and the other people receiving the funds.

## **Who is conducting the evaluation?**

OMNI Institute, a Denver-based non-profit that provides research and evaluation services to support understanding, guide collaboration, and inform action that accelerates change toward a more equitable society, is working in collaboration with the Elevate Boulder team to understand how participation in this project affects people's lives. You can learn more about OMNI at [www.omni.org](http://www.omni.org).

## **Why is it important for me to participate?**

We are asking you to participate because each person's answers to these survey questions will give us valuable information about Elevate Boulder and help inform any future guaranteed income programs in the City of Boulder. By filling out these surveys, you can ensure that your individual experiences are included so that any changes to this project and future programs will consider the needs of people like you.

## **What will you do with the survey responses?**

We will review all the survey responses together to look for patterns in participants' experiences. Survey results will help us understand how direct cash assistance is impacting participants' lives, to improve the Elevate Boulder project or any future guaranteed income project in the City of Boulder.

## **How do I know my information is safe?**

Survey responses will be confidential. Your responses will be grouped together with others and not individually identifiable to Elevate Boulder or anyone in the public.

# Payment Schedule

Table 2.0 Dates for Elevate Boulder Payments

Payment #1	January 15, 2024	\$250
Payment #2	January 31, 2024	\$250
Payment #3	February 15, 2024	\$250
Payment #4	February 29, 2024	\$250
Payment #5	March 15, 2024	\$250
Payment #6	March 30, 2024	\$250
Payment #7	April 15, 2024	\$250
Payment #8	April 30, 2024	\$250
Payment #9	May 15, 2024	\$250
Payment #10	May 31, 2024	\$250
Payment #11	June 15, 2024	\$250
Payment #12	June 30, 2024	\$250
Payment #13	July 15, 2024	\$250
Payment #14	July 31, 2024	\$250
Payment #15	August 15, 2024	\$250
Payment #16	August 31, 2024	\$250
Payment #17	September 15, 2024	\$250
Payment #18	September 30, 2024	\$250
Payment #19	October 15, 2024	\$250

<b>Payment #20</b>	October 31, 2024	\$250
<b>Payment #21</b>	November 15, 2024	\$250
<b>Payment #22</b>	November 30, 2024	\$250
<b>Payment #23</b>	December 15, 2024	\$250
<b>Payment #24</b>	December 31, 2024	\$250
<b>Payment #25</b>	January 15, 2025	\$250
<b>Payment #26</b>	January 31, 2025	\$250
<b>Payment #27</b>	February 15, 2025	\$250
<b>Payment #28</b>	February 28, 2025	\$250
<b>Payment #29</b>	March 15, 2025	\$250
<b>Payment #30</b>	March 30, 2025	\$250
<b>Payment #31</b>	April 15, 2025	\$250
<b>Payment #32</b>	April 30, 2025	\$250
<b>Payment #33</b>	May 15, 2025	\$250
<b>Payment #34</b>	May 31, 2025	\$250
<b>Payment #35</b>	June 15, 2025	\$250
<b>Payment #36</b>	June 30, 2025	\$250
<b>Payment #37</b>	July 15, 2025	\$250
<b>Payment #38</b>	July 31, 2025	\$250
<b>Payment #39</b>	August 15, 2025	\$250
<b>Payment #40</b>	August 31, 2025	\$250

Payment #41	September 15, 2025	\$250
Payment #42	September 20, 2025	\$250
Payment #43	October 15, 2025	\$250
Payment #44	October 31, 2025	\$250
Payment #45	November 15, 2025	\$250
Payment #46	November 30, 2025	\$250
Payment #47	December 15, 2025	\$250
Payment #48	December 31, 2025	\$250

**\*Note:** If your payments begin in February of 2024, your last payment will be January 31, 202





# | Payments Frequently Asked Questions

## **How often will I receive payments per month?**

Elevate Boulder will distribute payments two times each month, on the 15th and last days of the month. These payments will be sent either through ACH (bank transfer) or debit card. Each payment is \$250. That means you will receive \$500 each month.

## **What if it looks like money has not been deposited into my account?**

First, check with your bank to ensure there is no problem with your account. If there is no hold on your account, you can email [support@elevateboulder.aidkit.org](mailto:support@elevateboulder.aidkit.org) or call (720) 713-7495.

## **How long will it take to receive my debit card in the mail?**

After your application is approved, it will take approximately 2 weeks to receive it in the mail.

## **What do I need to do to pick up my debit card?**

To pick up your debit card in-person, visit the City of Boulder Housing & Human Services office. Please ensure that you bring the same ID that you uploaded as part of your application when you go for pickup. The location and hours in which you can pick up the card are:

- City of Boulder Housing & Human Services, 1101 Arapahoe Ave., Boulder CO 80302
- Cards can be picked up Tuesday - Friday from 10AM - 4PM. If you are not able to come during that time, email [support@elevateboulder.aidkit.org](mailto:support@elevateboulder.aidkit.org) to arrange another time.

## **Can someone else pick up my debit card for me?**

No. Only the person who applied and was selected to join Elevate Boulder can pick up the debit card. If you cannot pick up your debit card in person, or if you have any other questions or concerns, please email [support@elevateboulder.aidkit.org](mailto:support@elevateboulder.aidkit.org) or call (720) 713-7495.

## **How do I use my debit card?**

To learn how to use your card, how to set up a Personal Identification Number (PIN), and more information, please read the information below titled "How to Use Your Debit Card".

**Do I have to spend the Elevate Boulder payments by a certain date or time?**

Funds provided by Elevate Boulder will not expire. You can spend the funds on your debit card whenever you want, until you have used them all.

**What should I do if I would like to change my payment method?**

If you need to change the payment method, contact [support@elevateboulder.aidkit.org](mailto:support@elevateboulder.aidkit.org) or (720)713-7495. We will verify your identity then ask you to provide the new payment information. All the following payments will go to the new payment method.

**What happens to my payments if I withdraw from the project?**

If you would like to withdraw from the Elevate Boulder project and stop receiving payments, contact the City of Boulder at [support@elevateboulder.aidkit.org](mailto:support@elevateboulder.aidkit.org) or (720)713-7495. Once you have successfully withdrawn from the project, you will not receive any more payments. If you withdraw, you cannot rejoin the project.

**What happens if I stop receiving payments and it seems like an error?**

Contact [support@elevateboulder.aidkit.org](mailto:support@elevateboulder.aidkit.org) or (720)713-7495 if you have questions about stopped payments that you think may be by mistake.

## HOW TO USE YOUR DEBIT CARD

If you selected to receive your Elevate Boulder payments on a debit card, instead of having payments deposited into a bank account, then you will be issued a debit card called "GiveCard". GiveCard is a Mastercard prepaid debit card that works like any other debit card.

**General Card Information**

- You are able to use your GiveCard immediately, with no setup required.
- GiveCards are already activated but you will need to set a Personal Identification Number (PIN) in order for your funds to be loaded. Additionally, you must set a PIN before you use the card at the ATM. To set your PIN, see instructions below.
- GiveCards can be used anywhere that accepts Mastercard debit cards. This means you can either use it physically in stores, or use it online (more details on this are listed below.)

- We recommend keeping the paper your card comes attached to - this has some information on it that could be useful for identifying your card in the event that it gets lost or stolen.
- You will have access to a network of 80,000 ATMs with no fees. You can view a map of these ATMS at this link: <https://www.moneypass.com/atm-locator.html>
- When using your card at a cash register, sometimes the machine will ask you for a PIN. If you have not set a PIN for your card, press the green 'OK' button on the machine to continue and you will be able to skip the PIN entry.

### **Setting a PIN**

If you want to use an ATM to withdraw cash, you will need a PIN - usually a four- or six-digit number you enter when you use the card at ATMS or some stores. When deciding on a PIN, you should not use numbers or words that appear in your date of birth, address, or social security number, as these can be easily guessed by people if they steal your card. PINs must be memorized and should not be shared with anyone.

Please do not write the PIN on your Card or keep it in the same location as your Card. Cards should be treated with the same care as cash. Always protect the Card and keep it in a safe place. Do not send a Card number in an email or text message. Be careful where you enter the card online, look for the lock symbol in the search bar to ensure the website is safe and secure.

### **Checking Your Balance**

If you want to check to see how much money is remaining on your card, you can go to [givecard.io/support](https://givecard.io/support). On this site, you can:

- Check your balance (i.e. how much money is on your card)
- Set your optional card PIN number
- Find ATMs that are in your area
- Create an account to view your spending history

If you cannot access the website above, you can call GiveCard at 908-529-0955 to speak with someone.

### **Getting Support**

If you are experiencing issues with your card, please contact Givecard:

- Email: [support@givecard.io](mailto:support@givecard.io)
- Phone: 908-529-0955

The GiveCard support team hours are 8am- 5pm MST. They will pick up your call or return your message immediately during those hours. Outside of 8am- 5pm MST, their support team will get back to you as

soon as they can, however this may not always be immediate. If you have issues with not receiving a payment after you check with GiveCard, or other program questions, please contact [support@elevateboulder.aidkit.org](mailto:support@elevateboulder.aidkit.org) or call (720) 713-7495.

### **Lost or Stolen Cards**

If you believe your card is lost or stolen, contact GiveCard Support by calling 908-529-0955 immediately and lock your card through the cardholder portal ([givecard.io/support](https://givecard.io/support)). The GiveCard team will freeze your card to protect whatever funds were on it, and then will work to reissue you a new card. In the event that your card has been reported as stolen and you notice unauthorized transactions have occurred on it, GiveCard Support will work with you to file a transaction dispute report.

### **Transaction Limits**

With all debit cards, there are usually some restrictions on how much money you can spend per transaction, per day, or per month. For your GiveCard, the limits are as follows:

- Maximum per transaction: \$1000
- Maximum per day: \$1000
- Maximum per month: \$9999

### **ATM Restrictions**

With all debit cards, there are usually some restrictions on how much money you can withdraw from an ATM. For your GiveCard, the limits are as follows:

- Maximum per transaction: \$200
- Maximum per day: \$500
- Maximum per month: \$500

### **Online Purchases**

If you make an online purchase, you may be asked to enter your “Billing Address”. This is different than your “Shipping Address”. The Shipping Address is the address where you want the items you buy online to be sent to. The Billing Address is the address where your card is registered. When using your GiveCard to make any online purchases, you should enter the following billing address: AidKit, 383 Corona Street, Unit #814, Denver, CO 80218

### **How to Contact Elevate Boulder**

Please contact Elevate Boulder for any non card-related issues, including questions about when your payments will be sent. You can reach out at: [support@elevateboulder.aidkit.org](mailto:support@elevateboulder.aidkit.org) or (720)713-7495.

# | General Frequently Asked Questions

## GENERAL QUESTIONS

### **How were people selected for the project?**

Eligible applicants were entered into a randomized lottery that selected 200 project participants for enrollment.

**Do I need to be a permanent resident or a U.S. citizen to participate?** People do not need to be a U.S. citizen or permanent resident to participate in Elevate Boulder. Anyone, regardless of immigration status, can apply for the project if you meet the eligibility requirements, and potentially be selected for participation.

### **Is there any risk of public charge if I am currently seeking permanent residency in the United States?**

For anyone seeking to become a permanent resident in the United States, these payments will not count towards public charge based on the current federal government policy. These funds are provided as a part of the American Rescue Plan Act.

### **How will my application information be used?**

This application will ask questions to help us:

- Determine whether or not you are eligible for this project;, and
- Understand more about who is applying to this project, and your needs.

Each section of the application explains why we are collecting this information.

Any information that you provide in the application will be securely stored in an encrypted database. It will not be used for any other purposes other than determining your eligibility for this project and informing its evaluation..

If you select to auto-verify your eligibility with another benefits program, your information will be shared with that program to verify your eligibility. No other application information will be shared.

### **I have a new phone number or my contact information changed since I submitted my application. What should I do?**

If you would like to change your contact information, you must notify [support@elevateboulder.aidkit.org](mailto:support@elevateboulder.aidkit.org) or (720) 713-7495.



### **Does the money have to be used in a certain way?**

The \$500 monthly payments can be used however you feel is best.

## **TAXES**

### **Do I have to report that I receive this income on my tax returns?**

It is Elevate Boulder's position that the monthly payments are a non-taxable gift. However, it is important to understand that guaranteed income is a new idea. Government authorities such as the IRS and the courts have not yet weighed in on whether the government considers payments like these to be gifts or taxable income. Elevate Boulder cannot guarantee that the IRS or the State of Colorado will consider the payments to be non-taxable. It is your responsibility to determine the tax impacts of accepting the payments. If you have specific questions about possible tax impacts based on IRS standards, please consult with a tax professional.

## **PUBLIC BENEFITS**

### **Will receiving this cash payment affect the current public benefits I receive (i.e. SNAP, WIC, etc.)?**

Some selected participants may experience a loss or decrease in public benefits (i.e. SNAP, Housing Vouchers, etc.) as a result of the Elevate Boulder monthly \$500 payments. All people selected as participants are encouraged to very carefully consider the risks; you are responsible for understanding the impact on your benefits, and deciding if you want to enroll. You can withdraw at any time. See the [Benefits Guide](#) for more detailed information and please speak to your case manager at the benefits office to discuss your specific case. There are several tools available to help estimate the possible impacts to public benefits, including:

- If you receive money through the social security administration, you can use [DB101 tool](#) to estimate the impact the Elevate Boulder payments may have on your benefits, like SSI and SSDI.
- Your local government or nonprofit agency case manager or call Colorado PEAK staff at 1-800-536-5298.

### **What benefits are most at-risk?**

The benefit with the highest risk is Supplemental Security Income (SSI), as the rules for SSI are complicated and 'gift income' still counts towards eligibility. Because it is so difficult to receive SSI in the first place, it's important for individuals to weigh the risks and benefits of the additional monthly income through Elevate Boulder. If you receive SNAP, Section 8 Housing, or Housing Choice Vouchers (i.e. Boulder Housing Partners programs), you may see a loss in your benefit depending on how much money you make outside of this program, and will likely see an increase in your monthly rental payments. See the [Benefits Guide](#) for more detailed information.

**Do I have to tell my benefits office that I am receiving this assistance?** We encourage all participants to share with benefits agencies about your participation in Elevate Boulder, to be honest and transparent and avoid any unintentional problems. You should bring the verification letter you received/will receive during enrollment to the benefits office so they know that this income is a gift.

**You said applicants who receive SSI are at risk of losing their benefits and should calculate the benefits and risks of joining Elevate Boulder to determine if you are comfortable enrolling in the project, if selected. How do I do that?**

You have a few options if you receive SSI to get more clarity:

- Use the new [DB101 tool](#) developed by the social security office. This is an online tool that can help you calculate how much you might lose if you receive the monthly \$500 payment through Elevate Boulder.
- Visit the social security office benefits counselors. More information about other options can be found [here](#).
- Check out more information about benefits planning and benefits counseling [here](#).

**If I have more questions about my benefits, who do I ask?**

The best person to go to with questions about your benefits is your case manager or an agency benefits worker. To find your case manager or a specific benefits worker, look for emails or texts you've received in the past. If you are still unable to identify who they are, call the customer service line of that benefits office for help. You can also visit the Colorado PEAK website and use the "Am I Eligible" tool:

[https://coloradopeak.secure.force.com/AC\\_Welcome?Language=EN](https://coloradopeak.secure.force.com/AC_Welcome?Language=EN) or call their phone at 1- 800-536-5298.

**Will my participation in this pilot stop me from accessing any other benefits or programs run by the City of Boulder?**

This pilot will not affect your ability to apply for or participate in other City of Boulder benefit programs.



# | Financial Coaching Opportunities

People who apply or are selected for participation in the Elevate Boulder guaranteed income project are not required or expected to receive financial coaching. However, there are several opportunities for low-income community members to do so if you choose.

- Boulder County Housing & Human Services provides free, individual Personal Finance Coaching for households of all income levels, in English and Spanish (and other languages via interpretation).
  - Find more information and schedule at <https://bouldercounty.gov/families/housing/personal-finance-coaching/>, or contact by email/phone at [personalfinance@bouldercounty.org](mailto:personalfinance@bouldercounty.org) 720-564-2279.
- Boulder County Workforce offers free online financial training, classes and workshops in English and Spanish.
  - Click here for information: [Financial Workshops - Boulder County](#). You can also email [ceinfo@bouldercounty.org](mailto:ceinfo@bouldercounty.org) or call the Boulder County Call Center at (720) 776-0822.
- Financial Health Course classes are offered through a partnership with Philanthropiece, the Emergency Family Assistance Association and many other organizations. Interested community members can access the classes through one of the organizations listed on the program webpage.
  - Click here for information: [Financial Health Course – Philanthropiece](#)
  - Or by email to [jordan@philanthropiece.org](mailto:jordan@philanthropiece.org), or by phone at (303) 522-6806
- Mile High United Way Personal Investment Enterprise (PIE) provides support for participating low-income families to move towards long-term financial stability through first time homeownership, post-secondary education, and small business development.
  - Click here for more information: [Personal Investment Enterprise \(PIE\) - Mile High United Way \(unitedwaydenver.org\)](#), call (303) 441-3998 or email [pieprogram@bouldercounty.org](mailto:pieprogram@bouldercounty.org)
- myWealthBeing is a nonprofit organization with a mission to provide tools and strategies for wealth creation, starting with personal finance (getting out of debt/saving an emergency fund), followed by homeownership, retirement planning, and/or starting a business. Financial literacy workshops and one-on-one coaching in English and Spanish are all free of charge.
  - Click here for the website: <https://www.mywealthbeing.org>, email [info@mywealthbeing.org](mailto:info@mywealthbeing.org) or click here to [schedule a meeting](#).



# COMMUNITY RESOURCES AND SERVICES IN BOULDER COUNTY

There is a range of supports and benefits you can apply for and access in Boulder County. These resources are here to help you.



## Food Assistance

### Supplemental Nutrition Assistance Program (SNAP)

### Assistance Program (SNAP)

Apply online at [www.Colorado.gov/PEAK](http://www.Colorado.gov/PEAK)

Check your EBT card balance online at [www.EBTEdge.com](http://www.EBTEdge.com)

Order a replacement EBT card by calling 1-888-328-2656

### Women, Infants, and Children (WIC)

Apply online at [www.BoulderCountyWIC.org](http://www.BoulderCountyWIC.org)

### Community Food Share

Call 303-652-3663 or visit [www.CommunityFoodShare.org](http://www.CommunityFoodShare.org)

### Food Banks and Family Resource Centers

Food distribution, including baby supplies, is available from the organizations listed in the Community Resources section.



## Housing

### Rental Assistance

Contact one of our partner agencies listed in the Community Resources section to find out about rental assistance and other supportive services that might be available.

### Free Landlord-Tenant Mediation

For properties in Boulder, Gunbarrel, Nederland, Louisville, Superior, and surrounding areas, contact City of Boulder Community Mediation Service at 303-441-4364.

For properties in Longmont, Lafayette, Niwot, Lyons, Allenspark, and surrounding areas contact City of Longmont Mediation Service at 303-651-8444.



## Safety

*If you're worried about your safety, or the safety of a loved one, please don't hesitate to reach out. Help is available 24/7.*

**Safehouse Progressive Alliance for Nonviolence: 303-444-2424 (24/7)**

**Safe Shelter of St. Vrain Valley: 303-772-4422 (24/7)**

**Report child/adult abuse or neglect: 303-441-1309 (24/7)**

*If you or a loved one are in immediate danger, please call 911.*

## Child Care Assistance

### Child Care Assistance Program (CCAP)

Apply online at [www.Colorado.gov/PEAK](http://www.Colorado.gov/PEAK) or visit

[www.BoulderCountyChildCare.org](http://www.BoulderCountyChildCare.org)

### Immigrant Resources

#### El Comité de Longmont

303-651-6125

#### El Centro Amistad

303-443-9899

#### Immigrant Legal Center of Boulder County

303-444-1522



## Mental & Emotional Well-being

### Mental Health Partners

303-443-8500

### Disaster Distress Helpline

1-800-985-5990 or text TalkWithUs to 66746

### Colorado Suicide Prevention Hotline (24/7)

1-844-493-TALK (8255) or text TALK to 38255

### National Sexual Assault Hotline

1-800-656-HOPE (4673)



## Health Coverage

### Boulder County Enrollment Center

[www.boco.org/HealthCoverage](http://www.boco.org/HealthCoverage) | 303-441-4530

### Health First Colorado (Colorado's Medicaid)

### Child Health Plan Plus (CHP+)

Apply online at [www.Colorado.gov/PEAK](http://www.Colorado.gov/PEAK)

### Salud Family Health Center\*

[www.SaludClinic.org](http://www.SaludClinic.org) | 303-697-2583

220 E. Rogers Road, Longmont

### Clinica Family Health\*

[www.Clinica.org](http://www.Clinica.org) | 303-650-4460

2525 13th St, Boulder

1735 S Public Rd 1st Floor, Lafayette

\*Please call before coming to the clinic



## Financial Assistance

### Temporary Assistance

### for Needy Families (TANF)

Apply online at [www.Colorado.gov/PEAK](http://www.Colorado.gov/PEAK)

### Boulder County Personal Finance Program

Free, one-on-one virtual and phone appointments

Call 720-564-2279 or visit

[www.PersonalFinance@BoulderCounty.org](mailto:www.PersonalFinance@BoulderCounty.org)

### Workforce Boulder County (WfBC)

WfBC provides career services for job seekers and

businesses and can help answer questions about

Unemployment Insurance. Call 720-776-0822 or

email [Workforce@BoulderCounty.org](mailto:Workforce@BoulderCounty.org)



# COMMUNITY RESOURCES

## Emergency Family Assistance Association

[EFAA.org](http://EFAA.org)

303-442-3042

1575 Yarmouth Ave., Boulder

Food assistance/food bank,

financial assistance for

utilities, rent or mortgage,

health services, and much

more for Boulder and the

southern mountains.

## OUR Center

[OURCenter.org](http://OURCenter.org)

303-772-5529

220 Collyer St., Longmont

Food pantry, hot breakfasts &

lunches, housing, and rental

assistance, basic health

services, and more for residents

of the St. Vrain Valley School

District, including the northern

mountains.

## Sister Carmen

### Community Center

[SisterCarmen.org](http://SisterCarmen.org)

303-665-4342

655 Aspen Ridge Dr., Lafayette

Food assistance/food bank,

financial assistance for utilities,

rent or mortgage, health and

transportation services, and

much more for Lafayette,

Louisville, Superior, and Erie.

## Boulder County Housing

### & Human Services

[BoulderCountyHHS.org](http://BoulderCountyHHS.org)

303-441-1000 (voice)

515 Coffman St., Longmont

3460 N. Broadway, Boulder

(Monday, Wednesday, Friday)

1755 S. Public Rd., Lafayette

(Tuesday and Thursday)

Health coverage, food

assistance, family & children

services, housing, financial

assistance, education & skill-

building, and elder services for

Boulder County residents.

