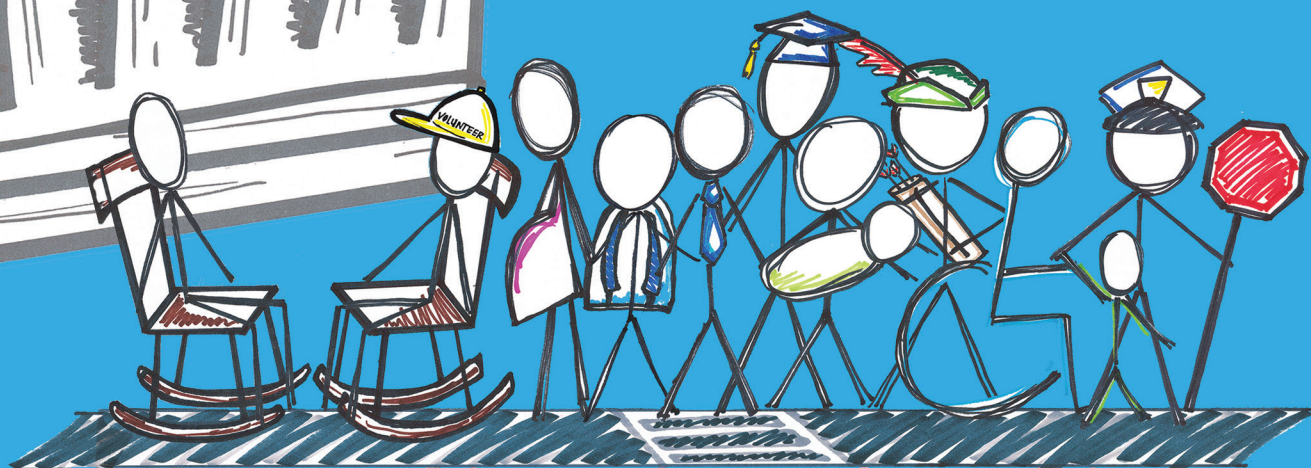




We the Taxpayers

An Interfaith Conversation



NETWORKED EDUCATION PROGRAM

providing faith-based resources related to public policy

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About NETWORK Education Program

NETWORK Education Program is the 501(c)3 arm of NETWORK—a Catholic leader in the global movement for justice and peace, which educates, organizes and lobbies for economic and social transformation.

Through faith-based resources and programs related to public policy, NETWORK Education Program (NEP) inspires people to envision a society that promotes justice and the dignity of all in the shared abundance of God's creation.

Founded by Catholic sisters in the progressive spirit of Vatican II, NEP is rooted in the Gospel, Catholic Social Teaching, and social justice tradition, and is open to all who share our passion. NEP seeks to build a Spirit-filled network of justice-seekers who shape federal policies to be consistent with Catholic social tradition through nonpartisan issues analysis, skills development for responsible citizenship, and faith reflection on political ministry.

Special thanks to Shannon Hughes for her tireless work and commitment to this program, for which NETWORK will always be grateful.

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Introduction

What's the first word you think of when you hear the word "taxes"? Is it "hopeful"? "together"? "community"?

If that's not what you're thinking today, that's okay. For many people, taxes feel like a burden. They can seem complicated, cumbersome and contentious. But as you wind your way through this series — listening, sharing, and even playing — you will be a part of changing our shared tax story.

Exploring the guides and tools we've created for these six lessons might be the most fun you've ever had with taxes! *We the Taxpayers* breaks open a complex system with short-and-shareable videos, surprising fact sheets, and deeply-rooted faith principles useful for examining our tax system.

Leaders from Muslim, Jewish, and Christian traditions have worked together for many years to advocate for more just federal policies, but since 2012 they have united behind the *Faithful Budget*, an alternative to the Federal Budget proposals they saw being built on Capitol Hill. And the Faithful Budget coalition insists, "it is time to frame the budget debate in terms of moral choices that are understandable to the American people."

Poverty and inequality are on the rise, and many elected officials claim we don't have enough money to create the communities we want — communities with quality schools, dignified healthcare and safe places to live, work, play and pray. In truth, all we need is public support for a strong enough tax base to build those things together. Our choices about the way we use and move money can bring us closer to God's intentions for abundance if we only begin the conversation!

As an organization founded by Catholic Sisters and rooted in the Gospel, we at NETWORK are inspired by Pope Francis's message in *Evangelii Gaudium*. He reminds us that the "joy of the Gospel fills the hearts and lives" of all those who encounter it." He urges the "faithful to embark upon a new chapter of evangelization marked by this joy, while pointing out new paths for the ... journey in years to come" and in doing so he invites all of us to sustain the important work of civic participation in joy. "Politics," he says, "though often denigrated, remains a lofty vocation and one of the highest forms of charity, inasmuch as it seeks the common good."

As an organization open to all who share our passion, we know that across religious traditions, all justice-seekers have a role in this conversation. A joy that does justice, that invites others in, that fosters hope — this is the faith and the church that can hum in all of our hearts. There is much work to be done, but as Francis exclaims, "Challenges exist to be overcome! Let us be realists, but without losing our joy, our boldness and our hope-filled commitment."

Weaving our commitment to justice into interactive, multimedia education tools, *We the Taxpayers* invites you to transform your community's conversations about how we can shape public budgets to reflect our values.

Still wondering about the connection? Watch our first video and flip through this guide to see the messages of hope and taxes throughout.

We hope *We the Taxpayers* will help you join the story of faith and taxes doing justice. Let us seek, let us work, let us build in outrageous joy!

With creative hope for the 100%,

The NETWORK Education Team

Using This Tool

Welcome to *We the Taxpayers: An Interfaith Conversation*

We hope that this tool will help you as a facilitator effectively guide participants through learning about interfaith principles for economic justice, the structure of our current tax system, and how to raise our voices for more just taxation as people of faith.

Logistics

This tool is intended primarily for group use (6–10 people works best); however you will find that alternate exercises for larger groups are included when necessary. It includes lesson plans for 6 one-hour sessions, which can be delivered at the pace which is most convenient for your group. You may choose to use Lesson One as a stand-alone piece to summarize and preview the curriculum. Most lessons include a short video, and each lesson includes a lesson plan and notes for the facilitator as well as participant handouts. The videos are available on DVD, as well as online with supporting materials at www.network-education.org/WeTheTaxpayers.

All the sheets that participants will need to complete the activities are marked with a blue band across the top of the page. Handouts can be copied from this guide according to the instructions on each “Objectives and Materials” page. Under the name of the worksheet are instructions about how many copies to make, and if the copies can be front-to-back. If this is the case, it is indicated by “F/B” followed by the number of the other resource that can be copied on the back. If nothing is listed after F/B, the worksheet itself is more than one page and can be copied together. Some of the materials need to be cut apart, and so should be copied single-sided. This is indicated by “SS.” If you would prefer to print out the handouts rather than copy them from the book, you can find them at www.network-education.org/WeTheTaxpayers.

At the end of the facilitator’s guide you will find several additional resources. First, we have included a selection of prayers, blessings, and sacred texts from a variety of faith traditions that can be used during the opening and closing reflections in each lesson. There is also a glossary of tax and tax-related terms that may be helpful as you move through these discussions. Finally, the sources for this work, as well as further reading on the topics of faith and taxes are listed in a bibliography.

Objectives

By the end of the six sessions participants will have:

- Identified personal attitudes and beliefs about taxes
- Considered the relationships between taxes and economic inequality
- Explored federal taxes individuals and corporations pay and how they could be more just
- Examined different trends in tax policy throughout our history
- Reflected on teachings and sacred texts from the three Abrahamic religions and their implications for our tax system
- Explored federal tax expenditures for individuals and corporations and how they could be more just
- Discussed the uses of federal tax money and how those uses promote or suppress justice
- Considered and created principles of faith for evaluating tax policy
- Engaged these principles to evaluate important pieces of our tax policy
- Re-examined attitudes and beliefs about taxes
- Practiced discussing the relationship between faith and taxes with their community

Lesson Summaries

Lesson 1: Faith, Justice . . . and Taxes?

In Lesson 1, explore the fundamental teachings of Christian, Jewish, and Muslim traditions that call all of us to consider our taxes in light of our faith. You will have the chance to discuss personal attitudes about taxes and consider the inequality we have created through unjust tax policy. Then, look forward to the rest of the series and the conversations ahead.

Lesson 2: The Taxes We Pay

In the second lesson, you will examine when and how individuals and corporations pay taxes, and how our federal income tax has changed throughout our nation's history. You will encounter and consider sacred scripture and the teachings of faith leaders as they relate to overall tax structures.

Lesson 3: The Taxes We Don't Pay

Tax expenditures, often referred to as loopholes or tax breaks, are instances where the government could be collecting revenue but chooses not to do so. In this lesson, take a closer look at how these expenditures—tax deductions, exclusions and credits—affect individuals, corporations and the community we share.

Lesson 4: What Taxes Can Do

As a member of a community with a federal tax system, you are in relationship with others throughout the country. Explore the benefits we receive both individually and in pursuit of the common good from the resources we have when all contribute according to their ability.

Lesson 5: Values to Tax By

Advocates representing Muslim, Christian, and Jewish faith communities have been working together to demand that our tax code brings us closer to the just society all of our traditions value. Examine the values set forth in the Faithful Budget, and discuss how these principles are reflected in—or missing from—our current policies.

Lesson 6: Building the Movement

It's up to us to decide and shape what our taxes do. Today's faith leaders and the history of our traditions call us to a common purpose and concern for the common good. Reflect on your new tax attitudes and insights, then plan and practice using your voice to share a new perspective on taxes with your community.





LESSON ONE

Faith, Justice...and Taxes?

Objective

Participants will grow in their awareness of wealth disparity in the United States, identify the connections between wealth inequality and taxes, and understand the connections between the values of our faith traditions and the need for a just tax system. Participants will compare personal and cultural attitudes towards taxes to those proposed by our faith traditions.

Materials

If your group is fewer than eight, you may wish to use the "small group" options throughout Lesson 1.

Small Group

- ✓ copies
 - Quick Flick Guide 1 (1 per person, SS)
 - 1.1 Wealth in America (1 per person, F/B)
- ✓ Lesson One video
- ✓ butcher paper
- ✓ sticky note pads
- ✓ markers
- ✓ internet connection
- ✓ projector
- ✓ screen

Large Group

- ✓ copies
 - Quick Flick Guide 1 (1 per person, SS)
- ✓ Lesson One video
- ✓ butcher paper
- ✓ sticky note pads
- ✓ markers
- ✓ 10 chairs

Lesson Plan



Reflection Walk (5 min)

Before the session, place four sheets of butcher paper on the walls of the room. Each of the sheets should have one of the following questions:

- What is the first word that pops into your mind when you hear the word “taxes”?
- What makes you nervous or apprehensive about participating in this workshop?
- What do you hope to learn about taxes from participating in this workshop?
- What do you hope to learn about yourself by participating in this workshop?

Before the session, place markers and sticky note pads near each sheet of paper. As participants arrive, ask them to walk around the room and write answers to the questions on sticky notes, posting them on the corresponding sheets of paper. Invite participants to observe the responses of others as they go.



Opening Prayer and Welcome (5 min)

Gather the group with an opening prayer from this guide or use another of your choosing.

Welcome the group and allow time for introductions as necessary. As a way of getting to know the group as a whole, summarize the responses to the Reflection Walk questions and offer some thoughts on the hopes and apprehensions of the group. Share what patterns you notice among the responses and some of your own hopes for this *We the Taxpayers* discussion. As time allows, invite participants to share their own observations.



Lesson One Video (10 min)

Pass out *Quick Flick Guide 1* and play the video. After the video, ask the following questions and allow some time to discuss what they found particularly surprising, interesting or powerful about the information presented in the video. *Suggested answers are included in italics after each dialogue question.*

- What do Christianity, Islam and Judaism share in terms of treatment and responsibility toward people living in poverty?

All three faith systems believe people have a responsibility to those in poverty. All three religions highlight the usage of organized financial systems to promote opportunity, fairness and equality for humankind.

- How do taxes connect people living together in a society?

Taxes are the most direct way to use and share resources among individuals and businesses.

- What are tax loopholes? What detriment are they to society?

Tax loopholes are things our government chooses not to tax. This greatly affects the amount of revenue generated within communities and how revenue is allocated.

Often, participants are surprised to think they could learn something about themselves while talking about taxes, but this is an important piece of this experience. One early participant wrote “I wonder if I am willing to change.” As the facilitator, encourage participants to consider thoughtfully what this experience might mean for them personally.

Religion and Money Fishbowl (12 min)

If your group is small, you may opt to skip the fishbowl and continue a conversation about the questions below.

Arrange the participants' chairs in a circle with three to four chairs in the middle of the circle. Explain that in a fishbowl discussion two to four volunteers should sit in the middle of the circle while the remaining participants sit around the circle. Ask for two volunteers to move to the center chairs and prompt them with the first discussion question (below). Others in the outside circle listen and can move to an empty chair in the middle if they'd like to join the conversation. Participants inside the circle can go back to the circle at any time, and listeners can enter whenever there is a free seat. Allow the conversation to continue while it is fruitful and use these questions to prompt further discussion:

- What values related to money have you learned from your faith's texts? From its leaders?
- Does your faith community teach about, or talk about, faith and taxes?
- What does your faith believe about inequality and money?

Wealth in America (20 min)

Small Group

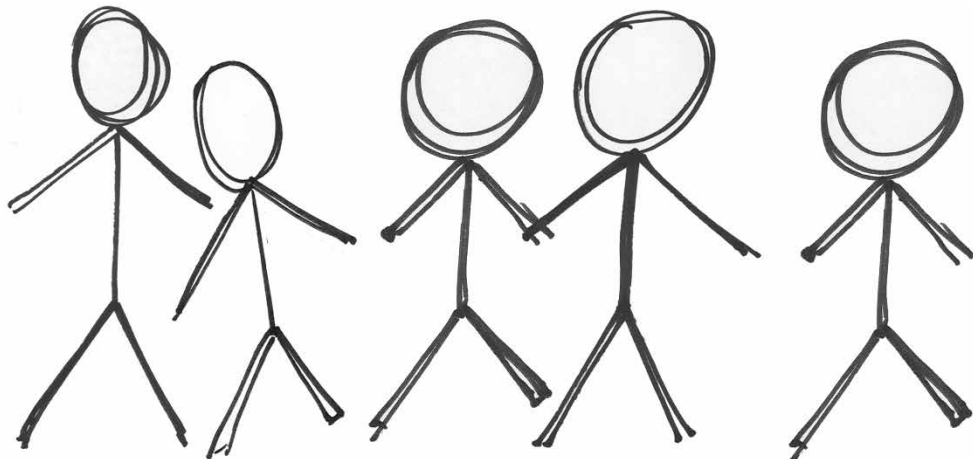
Hand out *Wealth in America* (1.1) to participants.

Read the definition of wealth from the worksheet and explain that wealth is different from income. Income is what you earn, but wealth is more like net worth. Even with a high paying job, if you are making payments on a house, a car and student loans — you might have negative wealth.

Also note that economists often talk about the population in terms of “quintiles.” Imagine lining up all of the people in the United States according to their wealth and splitting them into five groups with equal numbers of people in each group. Each quintile is represented by one of the bars on the graph on the worksheet.

Ask participants to fill out Charts 1 and 2 on the worksheet.

Watch the video *Wealth and Inequality in America* (available from www.network-education.org/WeTheTaxpayers).



After viewing, ask participants to fill out Chart 3 with these answers:

- Bottom quintile: 0.1%
- Second quintile: 0.2%
- Third quintile: 4%
- Fourth quintile: 11%
- Top quintile: 84%

Ask participants, “What do you think tax policy has to do with wealth inequality, and why does it matter?” and discuss this as a group.

Large Group

Arrange ten chairs in the front of the room and ask for five volunteers.

Read the definition of wealth from the worksheet and explain that wealth is different from income. Income is what you earn, but wealth is more like net worth. Even with a high paying job, if you are making payments on a house, a car and student loans — you might have negative wealth.

Explain to participants that each chair represents 10% of wealth in the U.S. and each volunteer represents 20% of the U.S. population.

Ask the volunteers to arrange themselves in the chairs to represent their idea of the current distribution of wealth in the U.S. Then ask the volunteers to rearrange according to the actual distribution of wealth:

- Person 1 has 0.1% of the wealth and should stand or sit on the floor touching the first chair.
- Person 2 has 0.2% percent of the wealth and should also stand or sit on the floor touching the first chair.
- Person 3 has 4% of the wealth and should sit on one half of the first chair.
- Person 4 has 11% of the wealth and should sit on half of the first chair and half of the second chair.

- Person 5 has 84% of the wealth and should sprawl across the remaining 8 and a half chairs.
- Note that if there was a participants representing just the top 1% of the U.S. population they would have four chairs.

Ask each volunteer how it feels to be sitting where they are.

Ask for one more volunteer. Instruct the volunteer to rearrange the others in the chairs to represent an ideal distribution of wealth in America and explain his or her choice.

Ask participants, “What do you think tax policy has to do with wealth inequality, and why does it matter?” and discuss this as a group.



We the Taxpayers Overview (8 min)

Review the topics of the remaining five workshops and address any content or logistical questions participants may have.

Lesson 2: The Taxes We Pay

In the second lesson, you will examine when and how individuals and corporations pay taxes, and how our federal income tax has changed throughout our nation’s history. You will encounter and consider sacred scripture and the teachings of faith leaders as they relate to overall tax structures.

Lesson 3: The Taxes We Don’t Pay

Tax expenditures, often referred to as loopholes or tax breaks, are instances where the government could be collecting revenue but chooses not to. In this lesson, take a closer look at how these expenditures — tax deductions, exclusions and credits — affect individuals, corporations and the community we share.

Lesson 4: What Taxes Can Do

As a member of a community with a federal tax system, you are in relationship with others throughout the country. Explore the benefits we receive both individually and in pursuit of the common good from the resources we have when all contribute according to their ability.

Lesson 5: Values to Tax By

Advocates representing Muslim, Christian and Jewish faith communities have been working together to demand that our tax code bring us closer to the just society all of our traditions value. Examine the values set forth in the Faithful Budget, and discuss how these principles are reflected in — or missing from — our current policies.

Lesson 6: Building the Movement

It's up to us to decide and shape what our taxes do. Today's faith leaders and the history of our traditions call us to a common purpose and concern for the common good. Reflect on your new tax attitudes and insights, then plan and practice using your voice to share a new perspective on taxes with your community.

 The Last Word
(3 min)

Ask each participant to share one thing they will tell someone else about this first session.

 Closing Prayer
(2 min)

As time allows, offer a short closing prayer from this guide or of your choosing.

After the session, gather the responses to the Reflection Walk. You may save the post-it notes or type the responses and save them to refer to later.



Faith, Justice...and Taxes?

Quick Flick Guide 1



It's up to us to decide what we want our taxes to do, and we are called to a common purpose and concern for the common good.

Our faith calls us to address the reality of economic justice in our nation today. If we work to understand our nation's tax system, we have the opportunity to make a positive change.

Our tax system is the meeting place of what we pay, what we don't pay and what we get.

The Taxes We Pay:

Individuals and corporations pay taxes in all kinds of different ways and at different rates. During future lessons, we'll look at who is putting money in and how much to better understand how the system works now.

The Taxes We Don't Pay:

"Loopholes," credits, tax exemptions and deductions, play an enormous role in deciding the money flow and the level of equity that exists in our society. We'll look at the various forms of individuals and corporate tax exemptions, the behaviors they encourage and the ways they impact our national budget.

What Taxes Can Do:

Our tax system exists to pay for the needs of our society, enhance the common good and ensure that everyone has enough. We'll examine the benefits that different groups of our national community receive from tax revenues.

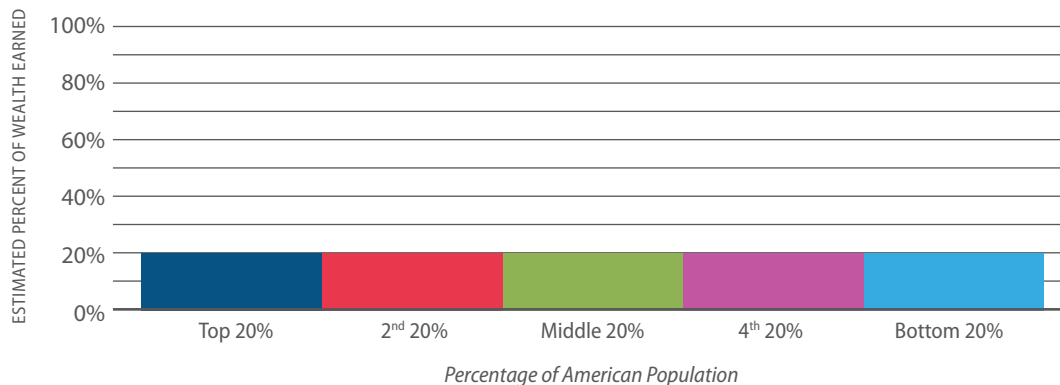
We will also examine the *type* of society that our current tax system creates and the connection between our tax system, wealth inequality, and economic injustice.



Wealth, also known as net worth, is defined as the total value of everything someone owns minus any debt that person owes. A person's net worth usually includes his or her bank account savings plus the value of other things such as property, stocks, bonds, art, and collections, minus the value of things like loans and mortgages. The goal of this exercise is to understand how wealth is currently held in the United States and to describe your own ideal distribution of our country's wealth.

On the back of the page you will estimate how you think wealth *is* distributed among people in the United States, as well as how you think it *should be* distributed. As one example, the graph below shows what you would draw if you believed wealth was distributed evenly among all Americans; each quintile has exactly twenty percent:

Distribution of American Wealth

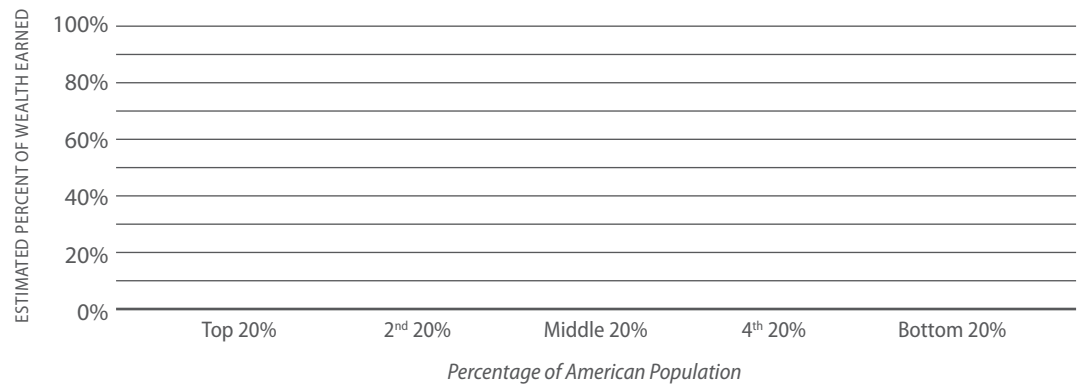
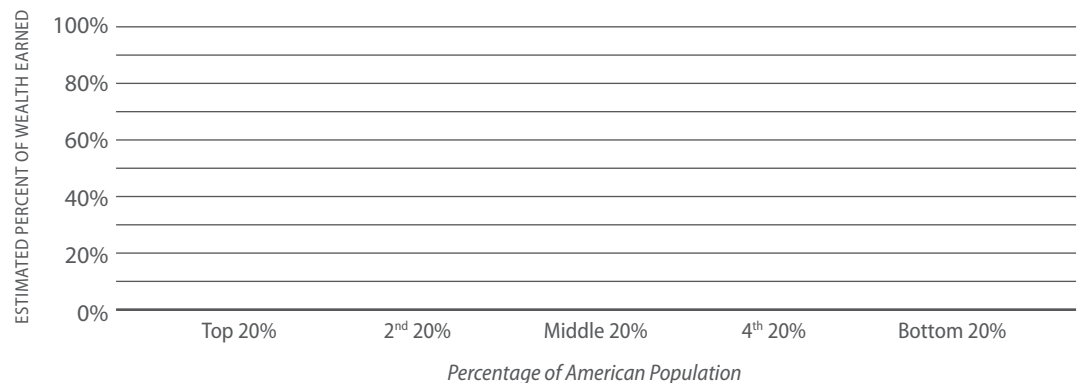
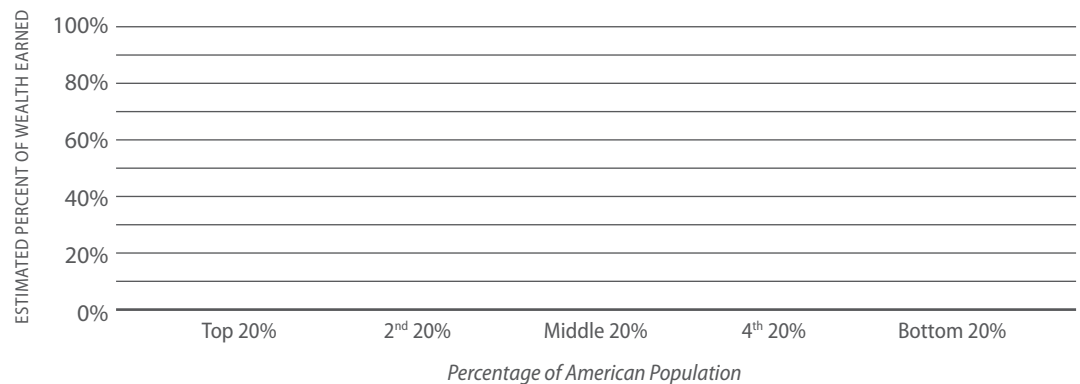


Words to Know

Wealth—What you own (your income and assets) minus what you owe (any debt).

Income—What you earn through work or investments.

Quintile— $\frac{1}{5}$ or 20% of the U.S. population. In this case, the quintiles are divided according to level of wealth.

1 Estimate the current distribution of wealth in the United States.**Distribution of American Wealth****2 What do you think the ideal distribution of wealth in the United States would look like?****Distribution of American Wealth****3 After watching the video, use the space below to record the actual division of wealth in the United States.****Distribution of American Wealth**



LESSON TWO

The Taxes We Pay

Objective

Participants will understand the variety of rates and avenues by which individuals and corporations contribute to our nation's revenue. Participants will compare our current tax rates to past U.S. tax rates and to the ideals we are presented with in the teachings of Judaism, Christianity and Islam.

Materials

- ✓ Lesson Two video
- ✓ butcher paper
- ✓ markers

Copies

- ✓ Quick Flick Guide 2
(1 per person, F/B with 2.1)
- ✓ 2.1 Fast Tax Facts
(1 per person, F/B with Quick Flick Guide 2)
- ✓ 2.2 Celebrity Taxpayer Cards
(1 copy, SS; cut)
- ✓ 2.3 Sacred Stories
(1 set per 3 people, SS)

Lesson Plan

Some examples of themes that might come up are words like “justice” or “common good,” or phrases like “Taxes connect us to each other” or “Taxes allow us to do together what we cannot do alone.”



Opening Prayer and Welcome (5 min)

Gather the group with an opening prayer from this guide or use another of your choosing.

Welcome the group and ask them to share any ideas that have stayed with them since your first meeting. To focus this meeting, ask “Why are we talking about faith and taxes? What is the point of considering our faith and our tax system together?” Take notes on the butcher paper and leave these themes and principles posted.



Lesson Two Video (9 min)

Pass out *Quick Flick Guide 2* and *Fast Tax Facts* (2.1), then play the video. After the video, ask the following questions and allow some time to discuss what they found particularly surprising, interesting or powerful about the information presented in the video. *Suggested answers are included in italics after each dialogue question.*

- What are the three types of taxes outlined in the video?
 - *Progressive, regressive, flat*
- What are the definitions of these “types”?
 - *Progressive — A higher rate is paid by higher income brackets than lower income brackets*
 - *Flat — A flat tax applies the same rate of taxation to all payers*
 - *Regressive — A lower rate is paid by higher income brackets than lower income brackets*
- What is a “marginal” tax rate?
 - *The marginal tax rate is the tax percentage on the highest tier of your earnings. In the United States, the top marginal tax rate is 39.6%, but that rate applies only to income over \$400,000 per year. If you have a taxable income of \$405,000, then \$5,000 will be taxed at 39.6%. The rest will be taxed at a different (lower) rate.*



The Celebrity Rate Race (15 min)

This activity is designed to demonstrate the top marginal tax rate in the U.S. at several points in our history. The tax rates and years are accurate, and the celebrity names are designed to help people think about that time period.

Ask eight volunteers to stand shoulder to shoulder. Holding the *Celebrity Tax Cards* (2.2) face down, allow the first volunteer to pick a card and guess that celebrity’s potential top marginal tax rate. Have the volunteer take one step forward to indicate a ten percent rate, two for twenty, etc. Once each volunteer has taken steps to indicate a guess, make sure the volunteers are arranged in chronological order to showcase the rise and fall of this top rate. Give the group one last chance to tweak participants’ places before revealing the tax rates.

- Henry Ford—1920, 73%
- Babe Ruth—1927, 25%
- Shirley Temple—1935, 63%
- Walt Disney—1944, 94%
- Elvis Presley—1956, 91%
- Audrey Hepburn—1965, 70%
- Barbara Walters—1982, 50%
- Michael Jordan—1992, 31%
- Oprah Winfrey—2003, 35%
- Beyoncé—2013, 39.6%

Ask the volunteers or others to share their insights or reactions to seeing these various levels. Stand next to “Walt Disney” and note that Franklin Delano Roosevelt, in 1942 suggested a 100% tax rate on extremely high salaries while the country needed revenue, saying, “no American citizen ought to have

a net income, after he has paid his taxes, of more than \$25,000 a year.” Congress balked, but eventually passed a top marginal tax rate of 94%. Allow your volunteers to sit back down and refer to the graph of our top marginal tax rates throughout time.

Consider what values are reflected in these different rates. Are high top marginal tax rates “penalizing success”? Conversely, do low top marginal tax rates “penalize poverty”? How do these tax rates align or conflict with the teachings of justice in your faith tradition?



Sacred Stories (20 min)

What stories, scriptures and texts from different faith traditions encourage us to invest in the future of our communities via taxes? The following stories come from Christian, Judaic and Islamic faith traditions. For this activity, break up into small groups of about three people.

Give each group several copies of one set of *Sacred Stories* (2.3) and allow 15 minutes to read and discuss the stories, as well as the quotes from faith leaders on the participant handout. Use the following questions to guide your dialogue. Suggested answers are included here.

1. What *values* or obligations are embedded in the passage?
2. How does the passage *address economic inequality*?
3. How does the story or scripture encourage us to not *penalize those with need*?

After 15 minutes, bring the large group back together to share about their stories and the insights of their groups.

Suggested Answers

SET ONE

The Qur'an 18:32-44

1. *Gratitude, humility, generosity with God's gifts, worship, willingness to learn from each other*
2. *Wealth is a gift from God that is not necessarily ours to claim. We should praise God for the gifts in our lives and be aware that they should be used according to God's will.*
3. *The rich man, blinded by his own good fortune, fails to recognize the valuable perspective of his neighbor. Often those with less material wealth are overlooked; their views and perceptions are too easily dismissed by those with greater wealth or power. By God's will, any of us could be the rich man in this story or his neighbor.*

The Nev'im – Isaiah 10:1-2

1. *Justice, respect for the rights of others, care for community, preference for the oppressed*
2. *The passage highlights the relationship between economic inequality and oppressive, unjust laws in our society. The passage says it is morally wrong to maintain an unjust legal order that deprives the poor of their rights.*
3. *The passage establishes that the rights of the poor and oppressed have special privilege. There is nothing to be gained by maintaining unfair laws that withhold justice from those who are already marginalized.*

The Bible – Matthew 6:1-4

1. *Humility, righteousness, respect for the poor, personal responsibility, inherent dignity of all people, worship, purity of intention*
2. *The passage urges us to give to the marginalized not for show or reputation, but because it is just and such giving builds a relationship with God.*
3. *The passage says the act of giving to those in need shouldn't be a self-serving activity. We need not exploit the power dynamic in an act of giving by drawing attention to our acts.*

SET TWO

The Bible – Luke 10:25-37

1. Solidarity with those in need, care for strangers, personal responsibility
2. According to social constructs of the day, two men who knew they should help a “neighbor” in their community ignored his need, while a third man from a different community (and without a social obligation) did help him. Jesus teaches us to see neighbors in every situation, like economic inequality, where sharing can build relationships across lines of difference. The Samaritan and the Jew had different social and economic backgrounds, but the Samaritan recognizes his responsibility to help those in need.
3. The vulnerability of the wounded man is what allows both men to experience the community that Jesus desires for all people. Our ability to be a neighbor, and so to know God’s love, exists when we are able to share our resources with those who need them.

The Qur’an – 76:8-9

1. Righteousness, care for community, love, humility, purity of intention
2. It is the responsibility of those who are able to care for members of their community who are disadvantaged. Resources should be shared with those who need them. These acts are an acknowledgement of our relationship with God.
3. The passage encourages us not to seek recognition for righteous acts from the marginalized; we need not exploit the power dynamic in an act of giving. It encourages us to recognize that our work with the marginalized is because of God’s will.

The Torah – Leviticus 19:9-10

1. Generosity with God’s gifts, redistribution of resources, care for community, care for non-native individuals
2. The passage requires us to not be greedy with our resources, but to always keep a portion of them for those marginalized in our society. God asks us to recognize that when we keep all our resources, we directly deny resources to others in our community.
3. The passage challenges us to rethink our claim on the resources we have. If we have wheat while someone else does not, we are not to keep it from them, but are called to always leave part for the marginalized members of the community.

SET THREE

The Torah – Deuteronomy 14:28-29

1. Care for community, solidarity with those in need, responsibility, generosity with God’s gifts
2. The passage requires us to systematically share and circulate the resources in our communities from those with wealth to those who have less. This organized pooling and sharing of resources satisfies the needs of the marginalized and allows God to bless all the work of the community.
3. The passage says those without resources and those with resources will directly benefit from systematic tithing into the community. Those without resources are not penalized, but satisfied by the deposited produce, and God further blesses the producers.



The Bible – Acts 4:33-35

1. *Simplicity, generosity with God's gifts, redistribution of wealth, grace, care for community*
2. *The passage details how the resurrection of Jesus changed the early Christian community's relationship with resources. Wealth is a gift that is not ours to claim, so land owners gave what they had to the apostles so resources could be given to anyone with need.*
3. *Jesus' teachings created an atmosphere of mutual care and shared ownership. God's grace allowed them to build community in a way that eliminated poverty among them.*

The Qur'an – Zakat

1. *Respect for the poor, personal responsibility, inherent dignity of all people, worship, purification*
2. *Zakat establishes that, while inequality exists, it is unjust to allow anyone to live in abject poverty. People living in poverty have a right to share in the prosperity of their communities because they deserve to, not because of the altruism or generosity of those with wealth.*
3. *Zakat changes the dynamic between the poor and the wealthy in our communities. The relationship isn't based on benevolence but an obligation to provide a safety net for those who are poor as a form of worship to God.*



Evaluating our Taxes in Light of our Faith

(9 min)

As a group, list a few different types of taxes discussed in the video, those you encounter in your daily life and others that come to mind.

Review briefly what each tax is, what rate paid, and classify it a progressive, regressive or flat.

Facilitate a conversation about which taxes are in line with faith principles or move us closer to a just world and which ones move us farther from it. Where is there gray area?



Closing Prayer

(2 min)

As time allows, offer a short closing prayer from this guide or of your choosing.



The Taxes We Pay

Quick Flick Guide 2



Return to Sender

Not everyone is looking for a way into a lower tax bracket. Elvis Presley reportedly never itemized his taxes and sometimes overpaid. His manager, Col. Tom Parker once famously reported, “I consider it my patriotic duty to keep Elvis up in the 90 percent tax bracket.”

In recent years, a group of wealthy citizens have come together as “Patriotic Millionaires” to lead “the public charge on raising taxes on wealthy Americans — including themselves.” Charlie Fink, a former AOL executive writes for the group, “Tax me! Because my country — our country — means more than my money!”

Federal Income Tax is a tax on all forms of taxable income which is collected by the federal government

- Our federal income tax system is basically progressive—which means it takes a larger percentage of income from higher-income people than those with lower incomes.
- People in our lowest tax bracket pay a rate of 10%, while those making over \$400,000 pay a top marginal rate of 39.6%. Those making over \$400,000 don’t pay a rate of 39.6% on all of their income, just on their income over \$400,000.
- State and local income taxes are often flatter, or less progressive, than federal income tax.

FICA is a payroll tax of 12.4% that goes to support Social Security and 2.9% that goes to support Medicare

- You pay only half of this rate, while your employer pays the other half.
- These taxes are only applied to the first \$113,000 of income.
- Up to that amount, these taxes are flat—those making \$10,000 pay the same rate as those making \$100,000. Although when we consider incomes over \$113,000, these taxes also become regressive.

Capital Gains are profits one accrues after selling capital assets such as stocks, bonds, real estate, works of art, etc.

- Up to \$400,000, this type of income is taxed at a rate of 15%; over \$400,000, this income is taxed at a rate of 20%.
- Some individuals earn a majority of their income through capital gains, making their effective tax rate lower than some individuals who earn less money.

Corporate taxes are taxes paid by corporations—at an official rate of 35%. However, through tax breaks and loopholes, many corporations don’t actually pay this rate.

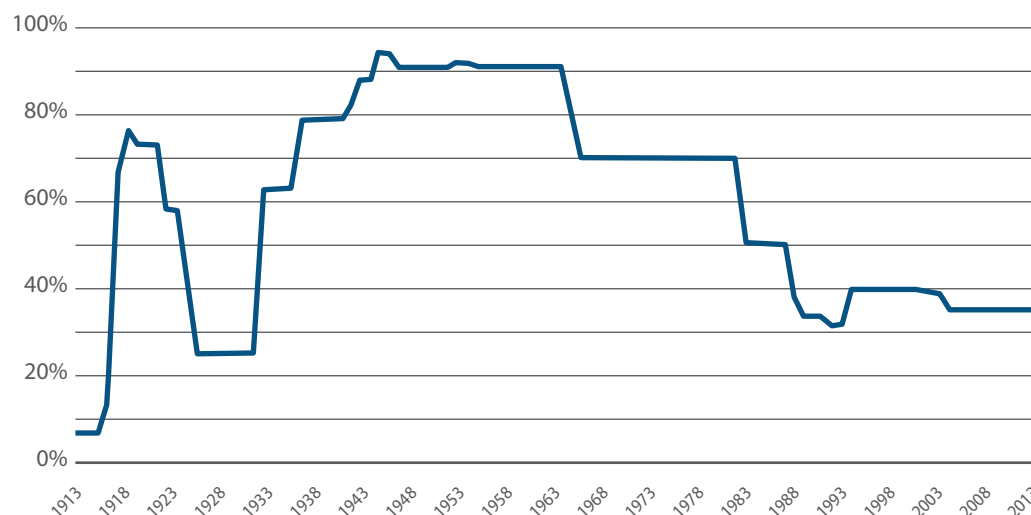
Sales Tax is a tax paid on many goods that we purchase.

- These taxes are actually regressive—which means people with lower incomes are paying a higher proportion of their income than those with high incomes do

Other Taxes can be passed by governments at all levels to affect behavior or raise revenue for a specific project. We see taxes like this on gasoline and on cigarettes and alcohol.

Though it can seem like the ways things are is the way things have always been, we've actually paid very different tax rates at different points in our history.

Top Marginal Tax Rates in the U.S.



Many faith leaders support a progressive tax system because their beliefs support the creation of a strong safety net for those with need. The following quotes come from faith leaders and organizations that understand the connection between their belief systems and economic inequality.

Imam Ja'far al-Sadiq(a)

"God, the Most Powerful and High, certainly made in the wealth of the rich an adequate share for the poor, if it was not so He would certainly make their share greater. If they are needy, it is because some of the rich refuse to give them their share."

Syed Abu Ala' Maududi

"[Zakat] is a cooperative society, Insurance Company, a Provident Fund of the Muslims. It is a fund for the assistance of the unemployed. It is a means of livelihood for the disabled, the sick, the orphans, the widows and the jobless. It is a guarantee that no one shall lack necessities of life in the Muslim Community."

United States Conference of Catholic Bishops

"The tax system should be structured according to the principle of progressivity, so that those with relatively greater financial resources pay a higher rate of taxation. The inclusion of such a

principle in tax policies is an important means of reducing the severe inequalities of income and wealth in the nation. Action should be taken to reduce or offset the fact that most sales taxes and payroll taxes place a disproportionate burden on those with lower incomes."

Pope Francis

"While the earnings of a minority are growing exponentially, so too is the gap separating the majority from the prosperity enjoyed by those happy few. This imbalance is the result of ideologies which defend the absolute autonomy of the marketplace and financial speculation. Consequently, they reject the right of states, charged with vigilance for the common good, to exercise any form of control. A new tyranny is thus born, invisible and often virtual, which unilaterally and relentlessly imposes its own laws and rules. Debt and the accumulation of interest also make it difficult for countries to realize the potential of their own economies and keep citizens from enjoying their real purchasing power. To all this we can add widespread corruption and self-serving

tax evasion, which have taken on worldwide dimensions. The thirst for power and possessions knows no limits. In this system, which tends to devour everything which stands in the way of increased profits, whatever is fragile, like the environment, is defenseless before the interests of a deified market, which become the only rule."

Rabbi Shmuly Yanklowitz

"The Rashba, the great 13th-century Spanish Talmudist, taught that tax should not be collected from each person equally; rather, one's responsibility in paying taxes is proportional to one's wealth (Responsa Rashba, 3:381)."

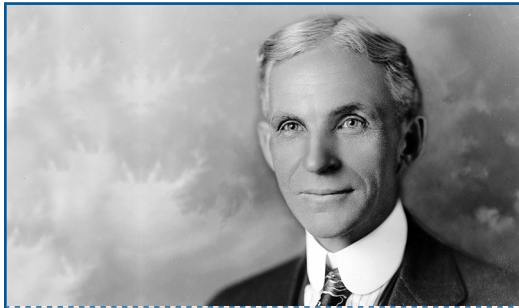
Union for Reform Judaism

"In 2001, we resolved to oppose any tax policies, including rate cuts, which restrict the government's ability to address urgent needs both in the United States and abroad and oppose any tax policies, including rate cuts that unfairly and inequitably bestow their benefits on the wealthy in our society."

Celebrity Taxpayer Cards

Copy single-sided and cut cards apart.

Worksheet 2.2



Henry Ford
1920



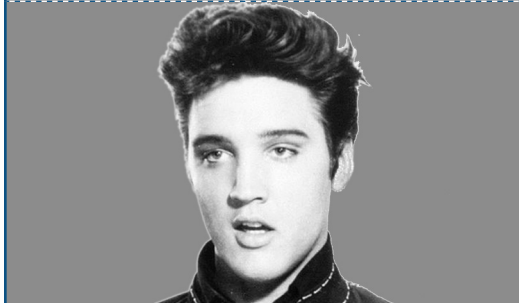
Babe Ruth
1927



Shirley Temple
1935



Walt Disney
1944



Elvis Presley
1956



Audrey Hepburn
1965



Barbara Walters
1982



Michael Jordan
1992



Oprah Winfrey
2003



Beyoncé Knowles
2013

The Qur'an – Two Gardens (18:32-44)

“Tell them the parable of two men: for one of them We made two gardens of grape vines, surrounded them with date palms, and put corn fields in between; both gardens yielded fruit and did not fail in any way; We made a stream flow through them, and so he had abundant fruit. One day, while talking to his friend, he said, ‘I have more wealth and a larger following than you.’ He went into his garden and wronged himself by saying, ‘I do not think this will ever perish, or that the Last Hour will ever come—even if I were to be taken back to my Lord, I would certainly find something even better there.’

His companion retorted, ‘Have you no faith in Him who created you from dust, from a small drop of fluid, then shaped you into a man? But, for me, He is God, my Lord, and I will never set up any partner with Him. If only, when you entered your garden, you had said, “This is God’s will. There is no power not [given] by God.” Although you see I have less wealth and offspring than you, my Lord may well give me something better than your garden, and send thunderbolts on your garden from the sky, so that it becomes a heap of barren dust; or its water may sink so deep into the ground that you will never be able to reach it again.’

And so it was: his fruit was completely destroyed, and there he was, wringing his hands over what he had invested in it, as it drooped on its trellises, and saying, ‘I wish I had not set up any partner to my Lord.’ He had no forces to help him other than God- he could not even help himself. In that situation, the only protection is that of God, the True God: He gives the best rewards and the best outcome.”

The Nevi'im – Isaiah 10:1-2

“Woe to those who make unjust laws, to those who issue oppressive decrees, to deprive the poor of their rights and withhold justice from the oppressed of my people, making widows their prey and robbing the fatherless.”

The Bible – Matthew 6:1-4

“Be careful not to practice your righteousness in front of others to be seen by them. If you do, you will have no reward from your Father in heaven. So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. Truly I tell you, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.”

Set One Questions

Consider these three questions for each story:

- What *values* are embedded in the passage?
- How does the passage address economic inequality?
- How does the story or scripture encourage us to not penalize those with need?



Set Two Questions

Consider these three questions for each story:

- What *values* are embedded in the passage?
- How does the passage address *economic inequality*?
- How does the story or scripture encourage us to not *penalize those with need*?

The Bible – The Good Samaritan (Luke 10:25-37)

Jesus is asked by a disciple, “Who is my neighbor?”

In reply Jesus said: “A man was going down from Jerusalem to Jericho, when he was attacked by robbers. They stripped him of his clothes, beat him and went away, leaving him half dead. A priest happened to be going down the same road, and when he saw the man, he passed by on the other side. So too, a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan, as he traveled, came where the man was; and when he saw him, he took pity on him. He went to him and bandaged his wounds, pouring on oil and wine. Then he put the man on his own donkey, brought him to an inn and took care of him. The next day he took out two denarii[c] and gave them to the innkeeper. ‘Look after him,’ he said, ‘and when I return, I will reimburse you for any extra expense you may have.’

“Which of these three do you think was a neighbor to the man who fell into the hands of robbers?”

The man replied, “The one who had mercy on him.”

Jesus told him, “Go and do likewise.”

The Qur’an – 76:8-9

“The righteous are those who feed the poor, the orphan and the captive for the love of God, saying: ‘We feed you for the sake of God alone; we seek from you neither reward nor thanks.’”

The Torah – Leviticus 19:9-10

“When you reap the harvest of your land, do not reap to the very edges of your field or gather the gleanings of your harvest. Do not go over your vineyard a second time or pick up the grapes that have fallen. Leave them for the poor and the foreigner. I am the L-rd, your G-d.”



The Torah – Deuteronomy 14:28-29

“At the end of every third year you shall bring out all the tithe of your produce in that year, and shall deposit it in your town. The Levite, because he has no portion or inheritance among you, and the alien, the orphan, and the widow who are in your town, shall come and eat and be satisfied, in order that the L-RD your G-d may bless you in all the work of your hand which you do.”

The Bible – Acts 4:33-35

“All the believers were one in heart and mind. No one claimed that any of their possessions was their own, but they shared everything they had. With great power the apostles continued to testify to the resurrection of the Lord Jesus. And God’s grace was so powerfully at work in them all that there were no needy persons among them. For from time to time those who owned land or houses sold them, brought the money from the sales and put it at the apostles’ feet, and it was distributed to anyone who had need.”

The Qur’an – Zakat

The third pillar of Islam is the payment of Zakat which means “to grow in purity.” Every believer whose finances are above a certain minimum is obligated to pay a percentage of their savings into Zakat annually. Paying Zakat is a required form of worship for Muslims. “[In their] wealth there is a known share for the beggars and the destitute” (Qur’an, 70:24-25). The Prophet Muhammad describes Zakat not as an act of charity, but as a right of the poor. Not paying Zakat is an offense to God.

Set Three Questions

Consider these three questions for each story:

- What *values* are embedded in the passage?
- How does the passage address economic inequality?
- How does the story or scripture encourage us to not *penalize those with need*?





LESSON THREE

The Taxes We Don't Pay

Objective

Participants will understand the different forms of expenditures that exist in our current tax code for individuals and corporations. They will identify the costs of such programs and explore the values and motivation that these deductions, exemptions and credits reflect.

Materials

- ✓ Lesson Three video

Copies

- ✓ Quick Flick Guide 3
(1 per person, F/B with 3.1)
- ✓ 3.1 What I Don't Pay
(1 per person, F/B with Quick Flick Guide 3)
- ✓ 3.2 The Cost of Tax Expenditures
(Optional — 1 per person, SS)
- ✓ 3.3 Loophole Cards
(1 copy, SS; cut)
- ✓ 3.4 Category Cards
(1 copy, SS; cut)

Lesson Plan



WARNING: Objects in mirror may be smaller than they appear. When FDR's 94% tax rate was in effect, loopholes could bring the effective tax rate down to 69% for in the top tax bracket. Within the last ten years, America's top 400 income earners' effective tax rate has dropped to just 18%. Examining the 288 Fortune 500 companies that were profitable every year between 2008-2012 shows that twenty-six companies paid no federal income tax at all, and ninety-three companies paid an effective rate of less than 10%.



Opening Prayer and Reflection (5 min)

Gather the group with an opening prayer from this guide or use another of your choosing.

Ask them to spend three to five minutes reflecting on the tax deductions, exemptions and credits they used last year using the *What I Don't Pay* worksheet. Bring the group back together to discuss their answers. Ask them a few questions to open the discussion:

- What did you think of this exercise? Were you able to answer the questions?
- Do you think many taxpayers would be able to name the tax expenditures that benefit them?
- How do you feel about the values reflected in these expenditures?

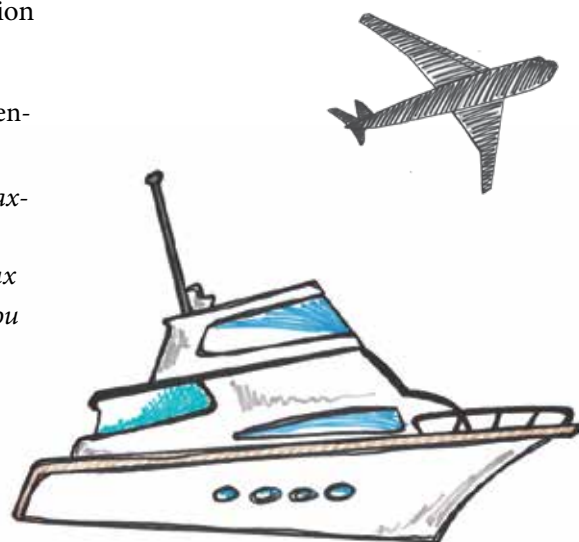


Lesson Three Video (15 min)

Refer participants to *Quick Flick Guide 3* and play the video. After the video, ask the following questions and allow some time to discuss what they found particularly surprising, interesting or powerful about the information presented in the video.

- What are the three basic forms of tax expenditures?
 - **Exclusions** mark certain income "nontaxable"
 - **Deductions** reduce income subject to tax
 - **Credits** decrease the amount of taxes you owe and can give you money back

- What is the Earned Income Tax Credit (EITC)?
 - *The EITC is a tax credit to help individuals keep more of what they earned. Low to moderate income earners, especially those with families, qualify when they file their returns. The program lifts more than 6 million Americans out of poverty; that's more than any other program. The program also generates money in local economies; for every \$1 in tax credit money, we see \$1.26 in economic growth.*
- What parts of our current tax code conflict with your faith values?
 - *One example is that our current tax code and its embedded loopholes enable more companies to amass wealth, rather than sharing benefits with employees or their employees' families. Exploiting these tax loopholes means we generate less revenue and have to cut programs that support many families in the U.S.*



What We Don't Pay: The Values and The Value (30 min)

Divide into four groups (Groups A, B, C, and D). Shuffle together the *Loophole Cards* (3.3) and give each group an equal number. Allow time for the groups to look at the expenditures they picked, and become familiar with the “value” of the expenditure (what is the estimated lost revenue due to this expenditure?) and to discuss the “values” represented by the expenditure.

Offer an example:

I picked the Low Income Housing Production card. This credit demonstrates the value of offering affordable housing to all. Since it can be difficult to make a profit while providing quality, affordable housing, this encourages developers to do so — and offers some help for organizations invested in creating good housing for all. It's estimated that this credit costs \$6 billion per year.

During each round, one group will be the judge, and the other three will participate. Begin play by asking Group A to draw one *Category Card* (3.4) and read it aloud to the group. Groups B, C, and D should decide which of their *Loophole Cards* best demonstrates that category and make a case for their choice. After Group A has heard all of the options, they choose the best fit and that team wins the round. All cards played during that round (the *Category Card* and three *Loophole Cards*) cannot be played again; hand them to the winner of the round.

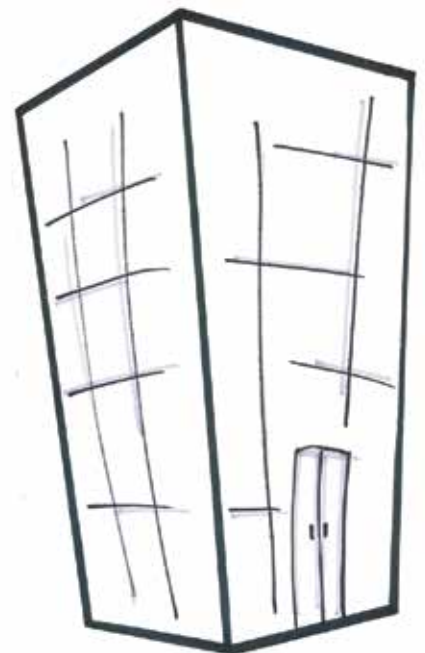
Next, ask Team B to draw a “Category Card” and serve as the judging team. Play as many rounds as time allows. At the end, you may choose to count the cards collected by the winner of each round to determine a winner OR you can remind your participants that all of us win when tax expenditures reflect concern for the vulnerable and the common good!

On the following pages you will find a list of the expenditures and short descriptions for your reference during discussion. These same expenditures are listed on *The Cost of Tax Expenditures* (3.2) with a dollar amount showing the lost revenue each represents. You may choose to copy and share this page so participants can see the expenses together.

Reflection & Closing Prayer (10 min)

Ask members of the group to offer a reaction to the expenditures and the values you encountered in your discussion. What patterns did you notice? What surprised or frustrated you? What gave you hope? If time allows, have each person share one insight.

Want to check on a corporation's taxes?
Visit www.bizvizz.com from your computer or phone. You can take a picture of a brand or type in a name to search for information on the company like their taxes, profit and campaign contributions.



Tax Expenditures Facilitator's Reference



Personal Exclusions

Employer-Provided Health Care Contributions: An exclusion of group health insurance benefits, group life insurance for policies up to \$50,000, and other certain fringe benefits from gross taxable income when purchased by employer

Social Security Benefits: A full exclusion of Social Security income from gross taxable income for individuals making under \$25,000 and married couples making under \$32,000; an exclusion of half of Social Security income for those making over those amounts

Life Insurance Proceeds: An exclusion of life insurance proceeds, not including earned interest, received by the beneficiary from gross taxable income

Interest on Public-Purpose State and Local Bonds: An exclusion of interest earned on state and local government bonds from gross taxable income

Sale of Personal Residences: An exclusion of proceeds of up to \$500,000 from the sales of principal residences from capital gains taxable income

IRA Retirement Arrangements: An exclusion of income deposited into an Individual Retirement Account from gross taxable income; this money is taxed upon withdrawal

Capital Gains on Gifts: An exclusion of gifts, bequests or inheritances up to \$5.25 million from gross taxable income

Veterans Disability Compensation: An exclusion of disability compensation from the Department of Veterans Affairs from gross taxable income; or an exclusion of military retirement pay to veterans retired due to disability acquired during armed conflict or simulated war from gross taxable income

Employer-Provided Transit Passes and Parking: An exclusion of income in the form of employer provided transit passes up to \$2,940 per year, employer provided parking up to \$2,940 per year, and employer provided biker benefits up to \$240 per year, from gross taxable income

Cash Public Assistance Benefits: An exclusion of cash received by a household through a public assistance program, such as Temporary Assistance for Needy Families (TANF), from gross taxable income

Foreign Earned Income: An exclusion of income earned outside of the U.S. from gross taxable income

Military Employee Benefits: An exclusion of qualified military benefits such as housing, relocation, and subsistence allowances from gross taxable income

Workers' Compensation Benefits: An exclusion of payments under workers' compensation, damages received on account of personal injuries or sickness, and payments under accident and health insurance for personal injuries or sickness from gross taxable income



(Personal Exclusions cont'd.)

Scholarship and Fellowship Income: An exclusion of scholarships and fellowships received by candidates for a degree at an eligible educational institution and used to pay for tuition and fees or course related expenses from gross taxable income

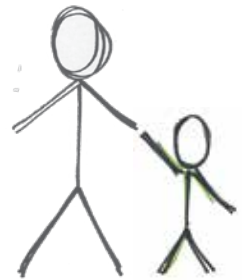


Employer-Provided Educational Assistance Plans: An exclusion of certain payments received by an employee for tuition, fees, books and supplies under an employer's assistance program from gross taxable income

Personal Credits

Earned Income Credit: A credit, up to \$464, for households without children, and \$3,094–\$5,751 for households with one or more children, for low and moderate income working households; if an individual or couple qualifies for a credit greater than the amount they owe, they receive a tax refund; the EITC is structured to incentivize work

Child Tax Credit: A credit, up to \$1,000 per child, for households earning less than \$130,000 per year; if an individual or couple qualifies for a credit greater than the amount they owe, they receive a tax refund



Lifetime Learning Credit: A credit, up to \$2,000, claimed by an individual with \$62,000 or less in gross income (\$124,000 or less in gross income for married couples) who is paying for the educational expenses of a qualified student who is his or herself, a spouse or a dependent

Child and Dependent Care Tax Credit: A credit, up to \$3,000 for one qualifying child and up to \$6,000 for two or more qualifying children, of 20 to 35 percent of the amount paid for child care expenses

Energy Efficient Improvements to Existing Homes: A credit, up to \$500, claimed by taxpayers who purchased energy efficient home improvements, appliances or technologies in the past three years

Adoption Credit: A credit, up to \$12,650 per child, claimed by taxpayers who incurred adoption expenses including adoption fees, attorney fees, court costs and adoption related travel

Personal Deductions

General Charitable Contributions: A reduction of taxable income equal to charitable contributions of money or property made to qualified tax-exempt organizations

Health Insurance Premiums of the Self Employed: A reduction of taxable income equal to healthcare premium payments made by a self-employed individual for his or herself and his or her dependents



Interest on Student Loans: A reduction of taxable income equal to up to \$2,500 of payments made on student loan interest on loans issued to tax filer, spouse or dependent for individuals making under \$60,000 or married couples making under \$155,000

Teacher Classroom Expenses: A reduction of taxable income equal to up to \$250 for an individual K-12 educator for out of pockets purchases of classroom supplies and materials

Corporate Exclusions

Deferral of Active Income of Controlled Foreign Corporations: An exclusion of income earned by foreign corporations that are controlled by U.S. shareholders from gross taxable income when it is earned

Interest on Public-Purpose State and Local Bonds: An exclusion of interest earned on state and local government bonds from gross taxable income

Corporate Credits

Low Income Housing Production: A credit, claimed by corporations that have incurred expenses from the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households



Increasing Research Activities: A credit, up to 20%, of the taxpayer's qualified research expenditures that exceed a calculated base amount, claimed by corporations with research and development expenses

Electricity Production from Wind: A credit, claimed by a corporation which has generated and sold qualified renewable energy resources, worth 2.3 cents per kilowatt hour of energy produced

Orphan (Rare Disease/Condition) Drug Research: A credit, up to 50% of the qualified costs, of clinical research and drug testing of drugs to treat conditions and diseases affecting less than 200,000 American citizens, claimed by pharmaceutical corporations

Plug-In Electric Vehicle Purchase: A credit, up to \$7,500, claimed by corporations which have purchased a qualifying Plug-In Electric Vehicle including passenger vehicles and light trucks

Employer-Provided Child Care Tax Credit: A credit, up to \$150,000, of 25% of child care expenditures, claimed by employers who pay a child care facility to provide child care services to their employees

Corporate Deductions

Depreciation of Equipment in Excess of the Alternative Depreciation System: A bonus reduction of taxable income equal to 50% of the normal reduction (which is equal to the value of depreciation of qualified equipment) as an incentive for capital investment

Deduction for Income Attributable to Domestic Production Activities: A reduction of taxable income equal to 3% of the value of all domestic production activities (Domestic production activities include the construction of real property, engineering or architectural services, electricity and natural gas production, and the lease, rental, license, sale, or exchange, or other disposition of any qualifying production property manufactured, produced, grown or extracted in whole or in significant part in the United States)

General Charitable Contributions: A reduction of taxable income equal to charitable contributions of money or property made to qualified tax-exempt organizations

Special Tax Provisions for Employee Stock Ownership Plans: A reduction of taxable income equal to the value of employee stock awards; the treatment of employee stock ownership plans as a business expense for tax purposes, even though they are not a cost to the company like cash compensation

Corporate Jet Depreciation: a reduction of taxable income equal to the depreciation in value of a corporate jet purchase. Corporate jets follow a five year depreciation schedule, instead of the seven year schedule followed by other aircraft, resulting in a greater amount of deductions annually



The Taxes We Don't Pay

Quick Flick Guide 3



Tax expenditures—what we don't pay—are another tool that can bring us closer to a just society.

Tax expenditures, what you may know as write-offs, loopholes, or tax breaks:

- Are equivalent to spending through the tax code because they represent money the government could collect, but chooses not to — like a hidden part of the federal budget.
- Provide incentives either for behaviors (like middle class homeownership) or against behaviors (like avoiding research for rare (unprofitable) disease treatments).
- Can provide benefits that keep people out of poverty—like boosting working families out of poverty or not requiring groups with limited income, like students or senior citizens, to pay taxes on certain income.
- Affect your effective tax rate — the percent of your income that actually goes to the government.

Tax expenditures come in three different forms:

Tax exclusions define certain forms of income as nontaxable.

Example: Workers' compensation benefits are not included as part of taxable income.

Tax deductions reduce the amount of income that is taxed.

Example: Donating money to a qualifying charity will reduce your taxable income by the amount of your donation.

Tax credits reduce the amount of taxes due.

Example: Corporations incurring qualified research and development expenses can have the amount of taxes owed reduced by up to 20% of the expenses.

Refundable credits are tax credits that can reduce the amount due below \$0, resulting in a net tax refund.

Example: If a family's Child Tax Credit is greater than the amount owed in taxes, they still receive the full credit, and therefore a net gain, after filing taxes.

Tax expenditure programs (deductions, exclusions and credits) are a form of entitlement spending because every taxpayer who qualifies for them can claim government money. The government is choosing to not claim tax dollars that would otherwise be part of revenue in order to influence how people work, save, and invest. When developed effectively, tax expenditures can encourage positive behaviors from individuals, families and corporations that benefit all of society.

Take a few minutes to think back on the last time you filed taxes and then answer the questions below.

1. Did you file any tax *deductions*, which lowered the percentage of your income that was taxed? What deductions did you file? What type of financial behavior did your deductions incentivize?

(Example: I filed a deduction for my contributions to my favorite 501(c)(3) organization, which incentivized charitable giving.)

2. Did you qualify for any tax *exclusions*, which made some parts of your income ineligible for taxation? What exclusions did you qualify for, if any? Why do you think these parts of your income were protected from being taxed?

(Example: The college scholarship I was awarded last year was not taxed. This might be because the money went straight toward paying for my tuition, to incentivize the public good of higher education.)

3. Did you earn any tax *credits*, which reduce the amount of taxes you owed? What credits did you earn, if any? Why do you think the federal government distributes those particular credits?

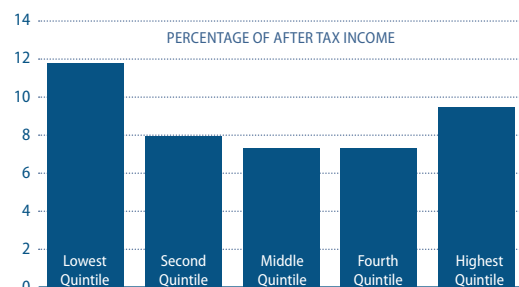
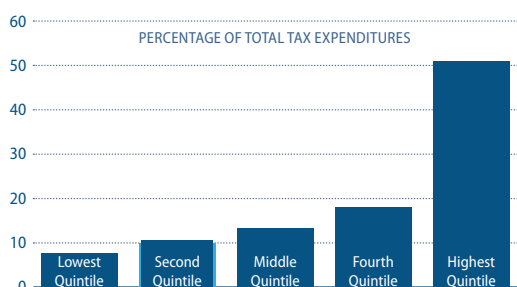
(Example: I received a renewable tax credit for installing solar panels in my home. This might be intended to incentivize the adoption of residential renewable energy technologies, to help such technologies enter the energy market, and to make preventing the common harm of climate change more affordable for households.)

4. Were you able to answer these questions? Many Americans who file their own taxes use a simplified form and take a “standard deduction” which allows any person to decrease the amount of their income that is taxed by a set amount. What values does this deduction reflect?

Looking at ten of the largest expenditures in 2013, it's clear that the benefits of current expenditures aren't equally felt by all households. Over 50% of the benefits of expenditures in 2013 went to the wealthiest 20% of Americans. Seventeen percent of the benefits went to the wealthiest 1% of households. Even when measured relative to their income (as in the second graph) the top quintile receives a higher percentage of benefits than most of us.

Estimated Distribution of Major Tax Expenditures, by Income Group, 2013

Including Forgone Income Tax and Payroll Tax Revenues



Below are all of the expenditures highlighted in this lesson's game. Tax expenditure programs (credits, deductions and exclusions) are a form of entitlement spending because every tax payer who qualifies for them can claim government money. Below are sample tax expenditures from the United States' current tax system, and estimates of the amount of lost annual tax revenue they represent (in billions of dollars).

Personal Exclusions

- 143.0 Employer-Provided Health Care Contributions
- 34.4 Social Security Benefits
- 28.0 Life Insurance Proceeds
- 27.3 Interest on Public-Purpose State and Local Bonds
- 24.8 Sale of Personal Residences
- 13.3 IRA Retirement Arrangements
- 13.2 Capital Gains on Gifts
- 6.0 Veterans Disability Compensation
- 5.3 Employer-Provided Transit Passes and Parking
- 5.0 Cash Public Assistance Benefits
- 5.0 Foreign Earned Income
- 5.0 Military Employee Benefits
- 4.9 Workers' Compensation Benefits
- 2.7 Scholarship and Fellowship Income
- 1.2 Employer-Provided Education Assistance Plans

Personal Credits

- 67.0 Earned Income Credit
- 57.9 Child Tax Credit
- 24.5 Lifetime Learning Credit
- 3.3 Child and Dependent Care Tax Credit
- 2.5 Energy Efficient Improvements to Existing Homes
- 0.5 Adoption Credit

Personal Deductions

- 43.6 General Charitable Contributions
- 5.6 Health Insurance Premiums of the Self Employed
- 1.4 Interest on Student Loans
- 0.1 Teacher Classroom Expenses

Corporate Exclusions

- 49.5 Deferral of Active Income of Controlled Foreign Corporations
- 9.3 Interest on Public-Purpose State and Local Bonds

Corporate Credits

- 6.4 Low Income Housing Production
- 5.4 Increasing Research Activities
- 1.5 Electricity Production from Wind
- 0.8 Orphan (Rare Disease/Condition) Drug Research
- 0.4 Plug-in Electric Vehicle Purchase
- 0.05 Employer-Provided Child Care Tax Credit

Corporate Deductions

- 13.9 Depreciation of Equipment in Excess of the Alternative Depreciation System
- 10.6 Deduction for Income Attributable to Domestic Production Activities
- 2.8 General Charitable Contributions
- 1.0 Special Tax Provisions for Employee Stock Ownership Plans
- 0.3 Corporate Jet Depreciation

EMPLOYER-PROVIDED HEALTH CARE CONTRIBUTIONS An exclusion of group health insurance benefits, group life insurance for policies up to \$50,000, and certain other fringe benefits from taxable income when purchased by employer \$143 Billion	SOCIAL SECURITY BENEFITS A full exclusion of Social Security income from taxable income for individuals making under \$25,000 and married couples making under \$32,000; an exclusion of half of Social Security income for those making over those amounts \$34.4 Billion	LIFE INSURANCE PROCEEDS An exclusion of life insurance proceeds, not including earned interest, received by the beneficiary from taxable income \$28.0 Billion
INTEREST ON PUBLIC-PURPOSE STATE AND LOCAL BONDS An exclusion of interest earned on state and local government bonds from taxable income \$27.3 Billion	SALE OF PERSONAL RESIDENCES An exclusion of proceeds of up to \$500,000 from the sales of principal residences from capital gains taxable income \$24.8 Billion	IRA RETIREMENT ARRANGEMENTS An exclusion of income deposited into an Individual Retirement Account from taxable income; this money is taxed upon withdrawal \$13.3 Billion
CAPITAL GAINS ON GIFTS An exclusion of gifts, bequests, or inheritances up to \$5.25 million from taxable income \$13.2 Billion	VETERANS DISABILITY COMPENSATION An exclusion of disability compensation from the Department of Veterans Affairs from taxable income; or an exclusion of military retirement pay to veterans retired due to disability acquired during armed conflict or simulated war from taxable income \$6.0 Billion	EMPLOYER-PROVIDED TRANSIT PASSES AND PARKING An exclusion of income in the form of employer provided transit passes up to \$2,940 per year, employer provided parking up to \$2,940 per year, and employer provided biker benefits up to \$240 per year, from taxable income \$5.3 Billion
CASH PUBLIC ASSISTANCE BENEFITS An exclusion of cash received by a household through a public assistance program, such as Temporary Assistance for Needy Families (TANF), from taxable income \$5.0 Billion	FOREIGN EARNED INCOME An exclusion of income earned outside of the U.S. from taxable income \$5.0 Billion	MILITARY EMPLOYEE BENEFITS An exclusion of qualified military benefits such as housing, relocation, and subsistence allowances from taxable income \$5.0 Billion
WORKERS' COMPENSATION BENEFITS An exclusion of payments under workers' compensation, damages received on account of personal injuries or sickness, and payments under accident and health insurance for personal injuries or sickness from taxable income \$4.9 Billion	SCHOLARSHIP AND FELLOWSHIP INCOME An exclusion of scholarships and fellowships received by candidates for a degree at an eligible educational institution and used to pay for tuition and fees or course related expenses, from taxable income \$2.7 Billion	EMPLOYER-PROVIDED EDUCATIONAL ASSISTANCE PLANS An exclusion of certain payments received by an employee for tuition, fees, books, and supplies under an employer's assistance program, from taxable income \$1.2 Billion

EARNED INCOME CREDIT A credit, up to \$464, for households without children, and \$3,094 - \$5,751 for households with one or more children, for low and moderate income working households; if an individual or couple qualifies for a credit greater than the amount they owe, they receive a tax refund \$67.0 Billion	CHILD TAX CREDIT A credit, up to \$1,000 per child, for households earning less than \$130,000 per year. If an individual or couple qualifies for a credit greater than the amount they owe, they receive a tax refund \$57.9 Billion	LIFETIME LEARNING CREDIT A credit, up to \$2,000, claimed by an individual with \$62,000 or less in income (\$124,000 or less in income for married couples) who is paying for the educational expenses of a qualified student who is his or herself, a spouse, or a dependent \$24.5 Billion
CHILD AND DEPENDENT CARE TAX CREDIT A credit, up to \$3,000 for one qualifying child and up to \$6,000 for two or more qualifying children, of 20 to 35 percent of the amount paid for child care expenses \$3.3 Billion	ENERGY EFFICIENT IMPROVEMENTS TO EXISTING HOMES A credit, up to \$500, claimed by taxpayers who purchased energy efficient home improvements, appliances, or technologies in the past three years \$2.5 Billion	ADOPTION CREDIT A credit, up to \$12,650 per child, claimed by taxpayers who incurred adoption expenses including adoption fees, attorney fees, court costs, and adoption related travel \$0.5 Billion
GENERAL CHARITABLE CONTRIBUTIONS A reduction of taxable income equal to charitable contributions of money or property made to qualified tax-exempt organizations \$43.6 Billion	HEALTH INSURANCE PREMIUMS OF THE SELF EMPLOYED A reduction of taxable income equal to healthcare premium payments made by a self-employed individual for his or herself and his or her dependents \$5.6 Billion	INTEREST ON STUDENT LOANS A reduction of taxable income equal to up to \$2,500 of payments made on student loan interest on loans issued to tax filer, spouse, or dependent for individuals making under \$60,000 or married couples making under \$155,000 \$1.4 Billion
TEACHER CLASSROOM Expenses A reduction of taxable income equal to up to \$250 for an individual K-12 educator for out of pockets purchases of classroom supplies and materials \$0.1 Billion	DEFERRAL OF ACTIVE INCOME OF CONTROLLED FOREIGN CORPORATIONS An exclusion of income earned by foreign corporations that are controlled by U.S. shareholders from taxable income when it is earned \$49.5 Billion	INTEREST ON PUBLIC-PURPOSE STATE AND LOCAL BONDS An exclusion of interest earned on state and local government bonds from taxable income \$9.3 Billion
LOW INCOME HOUSING PRODUCTION A credit, claimed by corporations that have incurred expenses from the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households \$6.4 Billion	INCREASING RESEARCH ACTIVITIES A credit, up to 20%, of the taxpayer's qualified research expenditures that exceed a calculated base amount, claimed by corporations with research and development expenses \$5.4 Billion	ELECTRICITY PRODUCTION FROM WIND A credit, claimed by a corporation that has generated and sold qualified renewable energy resources, worth 2.3 cents per kilowatt hour of energy produced \$1.5 Billion

ORPHAN (Rare Disease/Condition) Drug Research A credit, up to 50% of the qualified costs, of clinical research and drug testing of drugs to treat conditions and diseases affecting less than 200,000 American citizens, claimed by pharmaceutical corporations \$0.8 Billion	PLUG-IN ELECTRIC VEHICLE PURCHASE A credit, up to \$7,500, claimed by corporations which have purchased a qualifying Plug-In Electric Vehicle including passenger vehicles and light trucks \$0.4 Billion	EMPLOYER PROVIDED CHILD CARE TAX CREDIT A credit, up to \$150,000, of 25% of child care expenditures, claimed by employers who pay a child care facility to provide child care services to their employees \$0.05 Billion
DEPRECIATION OF EQUIPMENT IN EXCESS OF THE ALTERNATIVE DEPRECIATION SYSTEM A bonus reduction of taxable income equal to 50% of the normal reduction (which is equal to the value of depreciation of qualified equipment) as an incentive for capital investment \$13.9 Billion	DEDUCTION FOR INCOME ATTRIBUTABLE TO DOMESTIC PRODUCTION ACTIVITIES A reduction of taxable income equal to 3% of the value of all domestic production activities (ex. electricity and natural gas production, construction of real property, engineering or architectural services) \$10.6 Billion	GENERAL CHARITABLE CONTRIBUTIONS A reduction of taxable income equal to charitable contributions of money or property made to qualified tax-exempt organizations \$2.8 Billion
SPECIAL TAX PROVISIONS FOR EMPLOYEE STOCK OWNERSHIP PLANS A reduction of taxable income equal to the value of employee stock awards; the treatment of employee stock ownership plans as a business expense for tax purposes, even though they are not a cost to the company like cash compensation \$1.0 Billion	CORPORATE JET DEPRECIATION A reduction of taxable income equal to the depreciation in value of a corporate jet purchase. Corporate jets follow a five year depreciation schedule, instead of the seven year schedule followed by other aircraft, resulting in a greater amount of deductions annually \$0.3 Billion	

Category Cards

Copy single-sided and cut cards apart.

Worksheet 3.4

A tax expenditure that should disappear in the next year	A tax expenditure that you can be proud of	A tax expenditure for justice!
A tax expenditure you want to be there for the next generation	A tax expenditure every country should have	A tax expenditure we could afford to lose
A tax expenditure that shocks your sensibilities	A tax expenditure that brings us closer together	A tax expenditure that pushes us farther apart



LESSON FOUR

What Taxes Can Do

Objective

Participants will identify various tax-funded activities, locations, and services that benefit them directly and further explore the connection they have to programs and services that seem not to directly benefit them. Participants will better understand the role taxes play in allowing our community to directly combat poverty.

Materials

- ✓ Lesson Four video
- ✓ 24 brown paper grocery or lunch bags

Copies

- ✓ Quick Flick Guide 4
(1 per person, F/B with 4.1)
- ✓ 4.1 The Taxpayer's Scavenger Hunt
(1 per person, F/B with Quick Flick Guide 4)
- ✓ 4.2 The Average Taxpayer's Receipt
(1 per person, SS)

Lesson Plan



Opening Prayer and Reflection (10 min)

Gather the group with an opening prayer from this guide or use another of your choosing.

Ask participants to share ideas from the first three lessons that have stayed with them or come up in conversations since the last session.

We encounter the benefits of taxes in the morning – even before we arrive at work or school. Give participants a few moments to think about what they did today before coming to this session. In what ways did they encounter the benefits of taxes?

Have participants form pairs or groups of three and share a few examples of the benefits of taxes they encountered. Bring the group back together and ask participants to share a few examples from their conversations. Encourage every group to share at least one benefit.



Lesson Four Video (10 min)

Refer participants to *Quick Flick Guide 4* and play the video. After the video, ask the following questions and allow some time to discuss what they found particularly surprising, interesting, or powerful about the information presented in the video.

- Name a few things that taxes provide for our communities.
 - K-12 education, clean air and water, safe food, road infrastructure, social security, SNAP (Supplemental Nutrition Assistance Program, formerly food stamps)

- What are some of the benefits of programs, like SNAP, Medicare, Medicaid, and Social Security, that we have built using tax dollars?
 - Social Security lifts one-third of Americans 65 years and older out of poverty, and helps provide for families who serve as their caretakers.
 - The creation of Medicare reduced poverty rates for older individuals from 35% down to 9%.
 - Medicaid supports differently abled people, children and mothers, and creates jobs in the health care world.
 - SNAP helps children in the United States stay healthy and do better in school. It also puts money into local economies through the spending it allows in grocery stores and local markets.
- How do Medicaid and SNAP function as subsidies to businesses?
 - Many people who utilize Medicaid and SNAP have to do so because their employers pay low wages that cannot fully financially support their families. Employers are able to pay less and therefore rely on government subsidies to maintain the health and wellness of their employees.



What We Get: Tax Benefits Scavenger Hunt (15 min)

Pass out copies of *The Taxpayer's Scavenger Hunt* (4.1) and invite participants to walk around outside in the area immediately surrounding the building in which the workshop is being hosted. During this “scavenger hunt,” ask participants to list things they see (or think of) that are partially or wholly supported by tax dollars. Use the questions on the worksheet to help participants start to think about different things.



If an outdoor scavenger hunt is not possible, ask the participants to do a “thought experiment” instead. Pass out copies of the *Scavenger Hunt* worksheet and invite them to think through each detail of their day and all of the things they encounter that are influenced by tax dollars.

While the participants are writing, set up the 24 paper bags for the final activity.

Scavenger Hunt Debrief (5 minutes)

When the group is gathered again, ask for reactions from the participants — was there anything that surprised them? Anything they thought of in a new way? Anything they had never noticed before?

An important piece of recognizing the benefits of tax dollars at work is looking beyond the first point of impact, to the positive effects that seem to ripple outward from that initial spending. For example, if you receive a federal grant to continue your education, it benefits you, but it also benefits your classmates. Your tuition dollars are part of what keeps the school running and your professor paid. In that way the investment also helps your professor!

Ask participants to look at their lists and think back to the tax benefits they shared in pairs. Ask the group:

- Did anybody else benefit from those tax dollars invested in you?
- Have you benefitted indirectly from any investment of tax dollars that went to someone else?

Taxpayer Receipt (15 minutes)

Explain that the brown bags you have set out represent the total amount of food assistance in the United States. Different organizations and programs fill these bags. Ask participants to raise their hands if they have ever participated in a food drive, volunteered to sort donations at a pantry, or donated time or resources to a charitable organization that provides food. Then ask participants if they have ever supported the Special Supplemental Nutrition Program for Women, Infants, and Children or the National School Lunch Program. Everyone should raise their hand because these programs are supported by our taxes.

Invite one or two volunteers to estimate how much food assistance comes from charitable donations and how much comes from tax funded programs. Have them separate the bags into two groups to demonstrate their estimate. You may ask the group if the guess seems right, before putting the bags back together and holding just one in your hands. Explain that only one bag is filled by charitable organizations and all of the rest is provided through federal nutrition programs — paid for by taxes.

Our taxes allow us to be a part of accomplishing what we could not do alone. Whether it's providing healthcare, fighting house fires, or building interstate highways, we need our community to work together.

Pass out the *Average Taxpayer's Receipt* (4.2) and ask participants to look at how we participate in our national community. Allow some quiet time for participants to look over where their tax dollars are going.

What are your priorities?

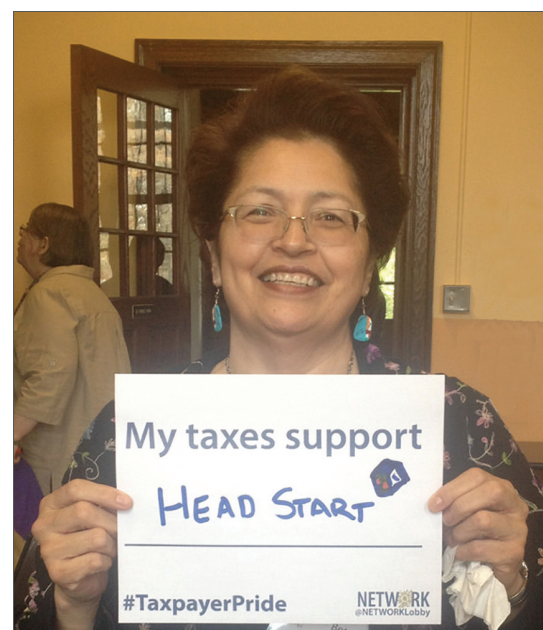
Some reports estimate that the U.S. household spends an estimated \$850 annually on soft drinks. Compare that amount to other amounts listed on the *Taxpayer's Receipt*. What other things in your day to day spending might cost more than what you likely put toward education or science?

Discuss whether or not the figures represented on the receipt reflect their faith values. What values do you see in this receipt? What makes you proud? What makes you uncomfortable?

Are you willing to put more toward certain expenses in order to build up our community? How would you respond to the idea that tax money “disappears” from our paychecks, or that we pay too much in taxes?

Closing with #TaxpayerPride (5 minutes)

Building a better community is important to all of us, and contributing to the common good according to one's abilities does this justly. As homework, ask participants to find a friend, and each take a photo with their favorite public good or service that is supported by tax dollars. If possible, hold a sign that explains their #TaxpayerPride. Submit your photos to taxpayerpride@networklobby.org and check out other proud taxpayers at www.network-education.org/wethetaxpayers.



What Taxes Can Do

Quick Flick Guide 4



It really is up to us to decide what we want to do with our taxes. The way we spend our tax dollars reflects the priorities we have as a nation.

Taxes allow us to do together what we cannot do ourselves – build roads, fight fires, and research new life saving technologies. Other tax dollars go to provide services or care for the marginalized that many different faith traditions call us to care for—those who are poor, sick, hungry, or otherwise vulnerable.

Here are just a few examples:

- **Social Security** was established in 1935 as a way of providing economic security for people as they grew older and could no longer work. Social Security benefits are also available to people who cannot work due to certain disabilities. **One in three** Americans over the age of 65 would fall below the poverty line without Social Security.
- **Medicare & Medicaid** are health programs also supported with tax dollars. Even with Social Security, the high costs of healthcare left many seniors in poverty. Medicare reduced the percent of seniors living in poverty from **35% to 9%**. Medicaid provides health coverage for those with disabilities, as well as many people living in or near poverty, especially children and pregnant women.
- **SNAP** — the Supplemental Nutrition Assistance Program — offers nutrition assistance to millions of low-income individuals and families, and helps children in the United States stay healthy and do better in school. It also puts money into local economies through the spending it allows in grocery stores and local markets.

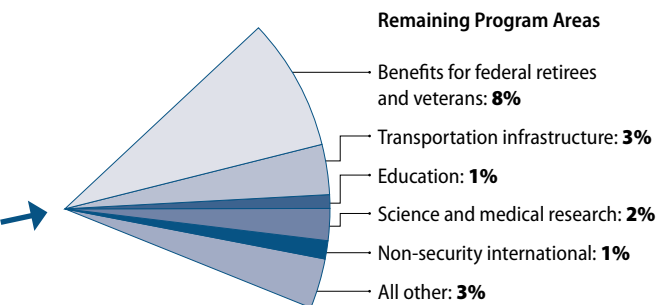
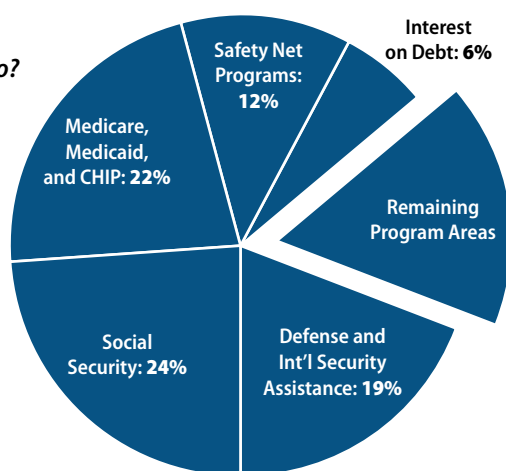
Social Security, Medicaid and Medicare, and SNAP, are just a few examples of the specific programs that are funded by our tax dollars. Tax dollars also offer assistance to pay for college, funding for Head Start to provide early childhood education, and job training programs that make sure our workforce has the skills employers are looking for.

The Federal Budget

Where do our tax dollars go?

Source: 2013 figures from Office of Management and Budget. FY 2015 Historical Tables.

Center on Budget and Policy Priorities. cbpp.org



Due to rounding, numbers total 101%.

The Taxpayer's Scavenger Hunt

Worksheet 4.1

Notice the air. Is there anything in it? Is it clean or dirty? Are there regulations that make it so?

Notice forms of transportation around you. What infrastructure is needed for all of the different forms of transportation? Laws? Regulations? What kinds of staffing are necessary for these modes of transportation?

Notice the ground around you. Is it full or free of garbage? Are there markings on the ground? Are there things below the ground that support your life?

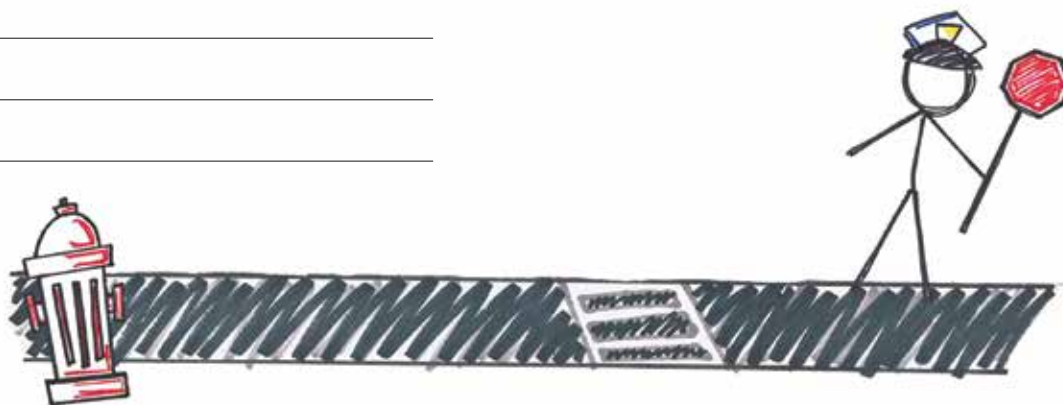
Notice how you feel. Are you healthy or sick? Are there things you have used that have helped you to be healthy? Has there been research done that led to the development of medical technologies you have used? How do you know the things you ingest are safe to put in your body?

Notice words and numbers around you. Can you read them? How did you gain this ability?

Notice the level of your feeling of safety. What brings about this feeling? What staffing or structures are needed to maintain or improve your feeling of safety?

Notice your level of tension. Are you in need of recreation or relaxation? Are there public areas you can go to in order to find these things?

Where else do you notice tax dollars at work?





2013 Federal Income Tax Receipt

Average Federal Income Taxes Paid in the United States
April 15, 2014

Military	\$3,174.25
<i>Includes \$81.50 for Nuclear Weapons</i>	
Health	\$2,662.58
<i>Includes \$1,139.00 for Medicaid</i>	
<i>Includes \$42.86 for Children's Health Insurance Program</i>	
Unemployment and Labor	\$1,146.58
<i>Includes \$72.05 for Temporary Assistance for Needy Families</i>	
<i>Includes \$30.78 for Job Training and Employment Programs</i>	
Veterans Benefits	\$592.00
<i>Includes \$22.32 for Pensions</i>	
Food and Agriculture	\$591.12
<i>Includes \$28.53 for WIC</i>	
Government	\$532.94
<i>Includes \$53.50 for Border Protection</i>	
<i>Includes \$29.72 for Federal Corrections</i>	
Housing and Community	\$467.70
<i>Includes \$27.38 for Community Development Block Grant</i>	
<i>Includes \$15.84 for Low Income Home Energy Assistance Program</i>	
Education	\$237.97
<i>Includes \$146.39 for Pell Grants, Work Study, and other Student Aid</i>	
<i>Includes \$1.90 for Corporation for Public Broadcasting</i>	
Energy and Environment	\$217.25
<i>Includes \$6.56 for National Forest System</i>	
International Affairs	\$177.29
<i>Includes \$109.35 for Foreign Aid (non-military)</i>	
Transportation	\$159.35
<i>Includes \$4.66 for Emergency Aid for Public Transportation</i>	
Science	\$131.29
<i>Includes \$74.03 for NASA</i>	
Interest on Debt	\$1,624.68
TOTAL	\$11,715.00



LESSON FIVE

Values to Tax By

Objective

Participants will identify the values underlying our current tax system and explore the values espoused by faith leaders that would structure a just tax system.

Materials

- ✓ Lesson Five video
- ✓ index cards
- ✓ pens

Copies

- ✓ Quick Flick Guide 5
(1 per person, F/B with 5.1)
- ✓ 5.1 Making the Grade: A Tax Report Card
(1 per person, F/B with Quick Flick Guide)
- ✓ 5.2 Tax Cards
(1 copy, SS; cut)

Lesson Plan



Welcome & Reflection (5 min)

Gather the group with an opening prayer from this guide or use another of your choosing.

Ask participants who took #TaxpayerPride photos after the fourth session to share them with the group. What have participants thought about since the last time you gathered?

Next, split into pairs and discuss the following prompt:

- What values are currently demonstrated in our tax system?
- Ideally, what are some of the values that would be present in our tax system?
- Why are those values important to you?"

Finally, ask each pair to share an analogy for a just tax system — for example: “A just tax system is like rain on a sunny day; it might seem inconvenient at first, but all together the drops can create something beautiful.” Or “A just tax system is like a potluck — when everyone brings what they can, we all eat well!”



Lesson Five Video (10 min)

Pass out the *Quick Flick Guide 5* and play the video. After the video, ask the following questions and allow some time to discuss what they found particularly surprising, interesting, or powerful about the information presented in the video.

What principles of a just tax system stood out to you?

- *Raising reasonable revenue*
- *Taking control of our expenditures*

- *Being progressive – those who are able to give more do and are held accountable for contributing their fair share*
- *Creating a more equitable society – EITC and CTC are examples*
- *Thinking creatively – we should incentivize business behaviors that benefit the good of society*
- *Being simple – everyone should be able to file their taxes easily*



Making the Grade (30 min)

Split participants into groups of 2–4 and give each group a *Tax Card* (5.2). Explain that the group should take ten minutes to discuss the form of taxation on the card and decide how well it measures up against the principles highlighted in the video. Allow participants to discuss their tax and come to consensus on the “grade” their tax would receive on each of the principles. Encourage the group to thoughtfully consider each principle before assigning a grade. Record these grades on *Making the Grade: The Tax Report Card* (5.1). Advise the groups to add other principles to the report card that are relevant to their tax. Determine the overall grade of the tax using the instructions on the sheet. (10 min)

After groups have completed the worksheet, ask them to spend some time thinking creatively about how this tax might improve its final grade. How could this tax better respond to someone’s ability to pay? How might it produce more revenue without straining those who live on a tight budget? Dream a little and don’t be afraid to suggest something new. (10 min)

Former Secretary of Labor Robert Reich has long advocated for greater economic equality in the United States. In 2014, as one of ten ways to close the inequality gap he suggested: “Make the payroll tax progressive. Payroll taxes account for 40 percent of government revenues, yet they are not nearly as progressive as income taxes. One way to make the payroll tax more progressive would be to exempt the first \$15,000 of wages and make up the difference by removing the cap on the portion of income subject to Social Security payroll taxes.”

Come back together and ask each group to share a summary of their assigned tax, the grade it was given, and if/how it could be improved to earn a better Faithful Budget grade. Ask all participants to share insights they have about improving the grade of other groups' taxes. (10 min)

Why Talk Values (15 min)

Consider together why it is important to name these values, and hold ourselves accountable to them. Ask the group why this activity seems important to them.

Allow a few people to share their insights. Consider together what happens when we don't name our values or decide what we need our taxes to do. If our economic systems are developed with the idea that they are values-free, focused only on increasing efficiency or profit, do we default to singularly valuing money?

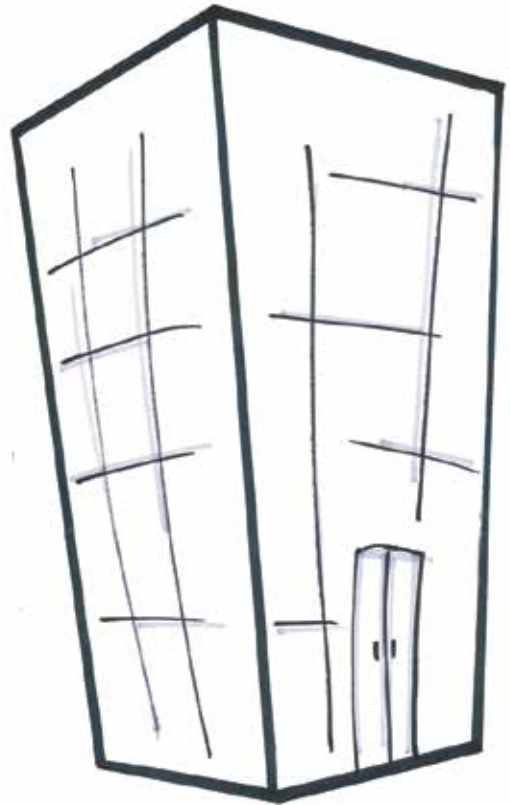
In a 2009 speech, President Obama spoke of a five-story building in the Cayman Islands, saying "either this is the largest building in the world or the largest tax scam in the world." The building, known as Ugland House, is home to almost 19,000 companies, including Citigroup. In 2002, Senate Finance Committee ranking member Charles E. Grassley (R-IA), voiced frustration over corporations seeking "tax havens" by operating or claiming to operate abroad. He said plainly,

These expatriations aren't illegal. But they're sure immoral ... During a war on terrorism, coming out of a recession, everyone ought to be pulling together. If companies don't have their hearts in America, they ought to get out. Adding insult to injury, some of these companies have fat contracts with the government. So they'll take tax dollars, but they aren't willing to pay their share.

How can naming our values—and creating space to hold corporations and individuals accountable—protect us from a race-to-the-bottom?

Reflection & Closing Prayer (5 min)

Pass out an index card and pen to each person. Ask participants to take the last five minutes to write a response to the question "How has what you have learned about what we pay, what we don't pay, and what we get from taxes influenced your opinions of what values should underscore our tax system?" Collect the cards and close with a prayer of your choosing.



What Taxes Can Do

Quick Flick Guide 5



By lifting our voices for a just tax system that implements these principles we can help restore economic opportunity, have adequate resources for responsible people and programs, accept our responsibility to the next generation as well as to aging Americans, responsibly use the gifts of creation, provide healthcare to all, and affirm the role of government (and tax funded programs) in accomplishing all of these goals.

All faiths emphasize our call to work toward a just economic system.

Interfaith leaders believe a just tax system:

Raises Reasonable Revenue

Revenues raised through our tax system should be enough to pay for the public needs of society and set us on a sustainable path to economic growth and stability. Neither poverty nor ever-growing debt are healthy for our nation, and a just tax system addresses both through reasonable taxes.

Takes Control of Expenditures

Although we do not pay directly for expenditures, lost government revenue costs our nation like any spending program would. Like spending programs, tax expenditures must promote the common good. They should be targeted to build a strong domestic economy and strong communities for the 100%. If an expenditure has been written simply to allow more and more wealth to accumulate in one place, then it is not worth the tax dollars we are missing out on.

Is Progressive

Each of us has a role to play in fostering the common good and each corporation and individual does that by paying our fair share. A progressive tax system, where those who benefit most from our economy also contribute the most in return, is just. The burden of taxation should not rest disproportionately on those who have the least; those who are able to pay more, must.

Helps Create a More Equitable Society

Often, low-wage workers do not earn enough to access the financial incentives in the tax code we currently have in place. Instead of perpetuating inequality — rewarding those who already have financial security while excluding those who need it most — a just tax code should reward the efforts of low-income people to work and save. It should also strengthen our society by caring for people in need. Credits like the Earned Income Tax Credit and the Child Tax Credit, are powerful examples that reduce poverty, encourage work, and give all of us the promise of a better future.

Thinks Creatively

New taxes that could reduce deficit should offer incentives for behavior which clearly benefits the common good.

Is Efficient and Simple

We should all understand our taxes, and be able to file them confidently. Low-income families should be able to spend money on things other than tax preparation. We also increase the accountability of the system when all of us can easily assess the purpose and effect of any tax provision.

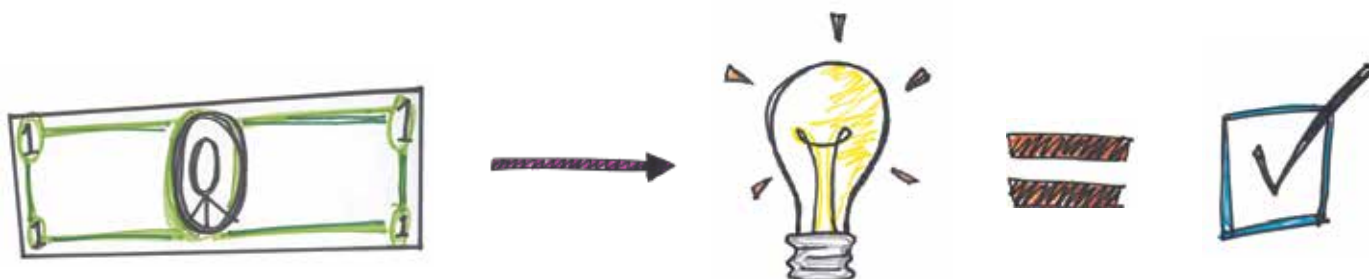
Making the Grade: A Tax Report Card

Worksheet 5.1

Name of Tax: _____

Using the tax card your group was given, give your tax a letter grade for each of the Faithful Budget principles. Add additional principles from the members of your group and grade the tax on those as well! Use the numeric values to assign the tax's final grade.

	Letter Grade	Numeric Value
Raises Reasonable Revenue to pay for the public needs of society.		
Takes Control of Expenditures.		
Is Progressive.		
Helps Create a More Equitable Society.		
Thinks Creatively to incentivize the common good.		
Is Efficient and Simple to prepare and administer.		
		TOTAL:
	FINAL GRADE	AVG SCORE



INCOME TAX

Federal personal income tax is paid on most types of income. Tax rates depend upon a person's income and filing status. Tax expenditures – deductions, exclusions, and credits – reduce personal income tax and give incentives for or against various activities.

SOCIAL SECURITY

Social Security is a payroll tax. In 2013, employers and employees each paid 6.2% on every dollar of wages and salary up to \$110,100. Self-employed people pay the equivalent of the combined employee and employer share.

PROPERTY TAX

In its simplest form, the real property tax* is calculated by multiplying the value of land and buildings (the base) by the tax rate. In practice, determining the base of the tax is usually more complicated than simply establishing property values. Many jurisdictions assess property at a percentage of its estimated market value. In Louisiana, for example, the assessment rate is 10%. This means a home that might sell for \$100,000 is valued at \$10,000. The tax rate is then applied to that amount.

**There are two kinds of property taxes: "real property taxes" apply to buildings and land; "personal property taxes" apply to personal possessions other than buildings or land, such as cars or the value of stocks and bonds.*

CAPITAL GAINS TAX

Capital gains are profits reflecting increased value of stocks, bonds, investment, real estate and other capital assets such as jewelry and art. Capital gains are not taxed at all unless and until they are realized – usually upon sale of an appreciated asset, that is an investment such as a stock or bond that is worth more money than when it was purchased. In 2013, the top rate for income from capital gains was 20% compared with the top tax rate of 39.6% on other types of income.

EXCISE TAX

Excise taxes are sales taxes that apply to particular products. Excise taxes are most often levied upon cigarettes, alcohol, gasoline, and gambling. Sometimes referred to as "sin taxes," they usually are applied on a per unit basis instead of a percent of the price. For instance, most gasoline taxes are imposed in cents per gallon.

GENERAL SALES TAX

Sales taxes are commonly levied by states and local governments. To compute a sales tax, the cost of the item is multiplied by the tax rate. For example, in Michigan the sales tax rate is 6%, so the sales tax on a \$20 book is \$1.20



LESSON SIX

Building the Movement

Objective

Participants will solidify their understanding of the taxes we pay, the exemptions we don't pay, and the benefits we receive from paying taxes. Participants will give voice to the connection they recognize between our tax system and their own faith values while exploring steps they can take to move our country closer to a faithful tax system.

Materials

- ✓ pens

Copies

- ✓ 6.1 The 100th Monkey
(1 per participant, F/B with 6.2)
- ✓ 6.2 Reaching a Wider Audience
(1 per participant, F/B with 6.1)
- ✓ 6.3 Changing the Tax Story
(1 per participant, F/B)

Lesson Plan



Opening Prayer and Welcome (3 minutes)

Gather the group with an opening prayer from this guide or use another of your choosing.

Welcome participants to the final lesson of this series. As a group, you have explored and maybe even gained a new understanding of the taxes we pay, the exemptions we don't pay, and the benefits we receive from paying taxes. In this last lesson, take some time to consider together what next steps to take and why it matters that participants use their voices to change the stories we tell about taxes.



The 100th Monkey (7 min)

Invite a participant or participants to read *The 100th Monkey* (6.1) aloud to the group. After reading or listening to the story, consider the following questions together:

- How does this story relate to the group today?
- What are some opportunities you might have to share your perspective on taxes with others? What are the instances where you might be able to make a personal connection with someone? When or how might you reach a larger audience?



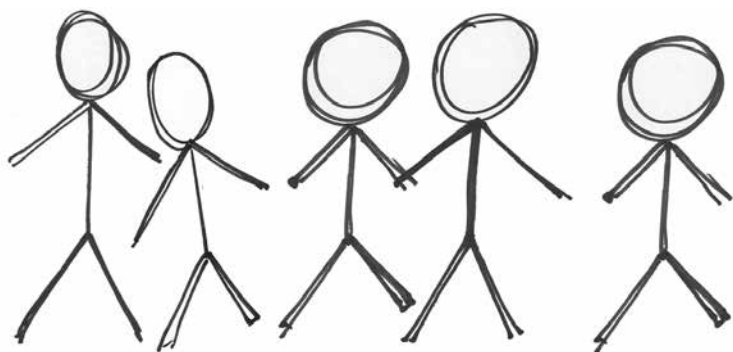
Telling Your Story (35 minutes)

Although meaningful change takes time, the average adult's attention span is only a few minutes — some studies suggest adults can concentrate on a task for as little as eight seconds without being distracted. So how do we begin a tough conversation on a topic that may take some explaining?

For the first five minutes of this exercise, instruct participants to take one minute and plan a one-breath introduction. It's not likely that taxes will come up in casual conversation. If someone asked them "What's going on?" or "How have you been?" how would they pivot the conversation or plant a seed to inspire others to think more about a just tax system? Try to plan this first response to be short enough to say in one breath — no more than three sentences. Mention the recent experience of *We the Taxpayers* conversations if it's helpful. Have them share their one-breath introduction with the person next to them.

As the facilitator, listen in on a few conversations and see if anyone shares a value in their introduction. Did people use words like "important" or "fair"? Did people share new facts or new feelings?

Call the group back together and share what you noticed. You might ask one or two participants to share what they said with the whole group.



Pass out *Changing the Tax Story* (6.3).

Explain that usually we pay attention when something resonates with our values. Most often, when we *feel* our values — not when we *think* them — we can find the motivation we need to take action. Stories can help to demonstrate a shared value and make an emotional connection. Have participants work (for 10 minutes) to develop a story that takes less than five minutes to tell (just a little longer than one breath!).

After completing the worksheet on their own, instruct participants to find a partner. In the pair, one person should share his or her story while their partner listens, and then offers feedback using the tip sheet provided. Then switch roles to allow the second partner to share his or her story and receive feedback. (15 minutes)

Ask two participant volunteers to practice sharing their story before the group. Have the group provide brief feedback for each volunteer. (10 minutes)

Finally, recognize that some people and situations will only allow for your one-breath introduction, and that's ok! It's important for participants to start this conversation when they can. They can use the outline of naming values, connecting values to taxes, and translating values into action when there is time, but even a short conversation might plant the seed for later questions or interest. If participants leave this session with even just their first sentence ready, they will certainly find spaces to use it.



Reaching a Wider Audience (10 min)

Sharing a story in a personal encounter is important, but using local media amplifies a single voice, offering hundreds and sometimes thousands more people a chance to be educated and engaged in this new conversation.

In response to a proposal by Senator Kelly Ayotte (R-NH), one NETWORK activist, and a constituent of Senator Ayotte's, wrote a Letter to the Editor (LTE). The proposal would have prevented taxpayers without Social Security numbers from receiving the Child Tax Credit in order to pay for unemployment benefits. This letter played a role in demonstrating the importance of the Child Tax Credit, and because of concerns like those in Sr. Pauline's letter, the proposal wasn't viable.

Refer participants to *Reaching a Wider Audience* (6.2) and have them read Sr. Pauline's letter. Ask participants to note what they believe makes it effective or what they like about the letter. Have participants read her LTE and note what they believe makes it effective or what they like about the letter.

Discuss the feedback from participants and remind them that writing an LTE is just one way to share the idea of a more just tax system with their community. Going forward, encourage them to read their local news looking especially for current conversations that are relevant to the way we use and move money.



Workshop Reflection (5 min)

Ask participants to reflect back to the opening exercise of Lesson 1 and the words they posted on the gallery walk as their first responses to the word "taxes." Ask each participant to share what comes to mind when they hear the word "taxes" now, and briefly share why.

by Ken Keyes, Jr.

The Japanese monkey, *Macaca fuscata*, had been observed in the wild for a period of over 30 years. In 1952, on the island of Koshima, scientists were providing monkeys with sweet potatoes dropped in the sand. The monkey liked the taste of the raw sweet potatoes, but they found the dirt unpleasant. An 18-month-old female named Imo found she could solve the problem by washing the potatoes in a nearby stream. She taught this trick to her mother. Her playmates also learned this new way and they taught their mothers too.

This cultural innovation was gradually picked up by various monkeys before the eyes of the scientists. Between 1952 and 1958 all the young monkeys learned to wash the sandy sweet potatoes to make them more palatable. Only the adults who imitated their children learned this social improvement. Other adults kept eating the dirty sweet potatoes.

Then something startling took place. In the autumn of 1958, a certain number of Koshima monkeys were washing sweet potatoes -- the exact number is not known. Let us suppose that when the sun rose one morning there were 99 monkeys on Koshima Island who had learned to wash their sweet potatoes. Let's further suppose that later that morning, the hundredth monkey learned to wash potatoes.

THEN IT HAPPENED! By that evening almost everyone in the tribe was washing sweet potatoes before eating them. The added energy of this hundredth monkey somehow created an ideological breakthrough!

But notice: A most surprising thing observed by these scientists was that the habit of washing sweet potatoes then jumped over the sea... Colonies of monkeys on other islands and the mainland troop of monkeys at Takasakiyama began washing their sweet potatoes. Thus, when a certain critical number achieves an awareness, this new awareness may be communicated from mind to mind.

Although the exact number may vary, this Hundredth Monkey Phenomenon means that when only a limited number of people know of a new way, it may remain the conscious property of these people.

But there is a point at which if only one more person tunes-in to a new awareness, a field is strengthened so that this awareness is picked up by almost everyone!

You may be the "Hundredth Monkey."



A Letter to the Editor

Yes, Sen. Ayotte, these children exist

To the Editor: Sen. Kelly Ayotte claims her amendment to fund extension of unemployment benefits by denying eligibility for the refundable child tax credit is focused only on “children who may not exist or who don’t live in the United States of America.” (See the Union Leader, Jan. 10, “Battle over unemployment benefits rages on in the Senate.”)

Yes, Sen. Ayotte, 5.5 million children do exist here, 4 million of whom are U.S. citizens, all of whom are God’s children, beloved without borders.

Sen. Ayotte’s proposed amendment would have disqualified more than 2 million working families — families who pay taxes — from claiming the refundable CTC. The CTC was enacted to help low-wage families financially care for their children.

I appreciate Sen. Ayotte’s effort to extend unemployment benefits, but pitting the unemployed and vets against children doesn’t align with the values of our shared Catholic faith. The CTC respects the dignity of work, protects the sanctity of family, and honors the humanity of all, regardless of documentation status. I urge the senator to find smarter, more faithful budget savings elsewhere.

SISTER PAULINE MAURIER

In response to a proposal by Senator Kelly Ayotte (R-NH), one NETWORK activist, and a constituent of Senator Ayotte’s, wrote a Letter to the Editor (LTE). The proposal would have prevented taxpayers without Social Security numbers from receiving the Child Tax Credit in order to pay for unemployment benefits. This letter played a role in demonstrating the importance of the Child Tax Credit, and because of concerns like those in Sr. Pauline’s letter, the proposal wasn’t viable. Ultimately, the children Sr. Pauline was writing about can continue to receive the benefits of the Child Tax Credit.

Reflecting on the discussions we have had about taxes and changing the tax-story, what makes this an effective letter?

Each of us has a compelling story to tell

You have a story to tell that can move others to action. To do this effectively requires finding shared values, connecting those values to the state of our tax system, and translating those values into action. In this exercise we will practice telling a 5-minute story.

We'll walk through the story backwards, beginning with the change or action you hope to inspire in your listener. Before you begin, consider:

- What will I be calling on others to do?
- What values move me to take action and might also inspire others to similar action?
- What stories can I tell from my own life about specific people or events that would show (not tell) how I learned or acted on those values?

INVITE ACTION

The goal of telling your story is to communicate the urgency of the challenges we are called to face as people of faith, the real hope of an outcome we can create together, and the choice we must make to act now. Telling a good story requires, as Walter Brueggeman named it, a *prophetic imagination*, in which you call attention to the pain of the world and also to the possibility for a better future. You can offer hope, real, plausible hope grounded in what we are achieving now and the vision our faith gives us of what we can achieve together.

What story of urgency and hope can you tell in one minute to inspire action – like attending another *We the Taxpayers* session, conversing with people in their spheres of influence, or joining a community of activists — in your listener?

THE URGENCY OF THE CHALLENGE Why is improving the faithfulness of our tax system important now?	THE HOPEFUL OUTCOME What is your vision of a faithful tax system and a better future?	THE CHOICE What choice do you want your listener to make?

Changing the Tax Story

Originally adapted from the work of Marshall Ganz, Harvard University and the New Organizing Institute. Modified by NETWORK Education Program

CONNECTING SHARED VALUES TO TAXES

Before we ask someone to take action to improve our tax system, we have to introduce the topic of taxes in a way that is meaningful and relates to his or her values.

But we don't *think* our values; we *feel* our values. Often we realize what we value in the world when we hear a story or witness an injustice that stirs emotions within us. Stories allow us to express our values not as abstract principles, but as lived experience. And, they can transform stagnating emotions like apathy, fear, isolation, and self-doubt into emotions that move others to action like hope, fruitful anger, solidarity, and feeling that I-Can-Make-a-Difference!

Think about a community you belong to — your faith community, your neighborhood, even the United States! In its founding, crises you have face together, or other moments you all remember — you all have expressed your shared values. Inspire your listener to connect those values to participating together in our tax system. Recall from Lesson 4 the values

that would underlie your ideal tax system. Choose one or two your community might share and list them in the table below.

Next, think of a story or stories you can tell that demonstrate how our current tax system expresses those community values, or how it goes against those values. The key is to be specific. Recall the exercises from Lessons 2, 3, and 5 and the taxes and tax expenditures we have covered throughout the workshop. Focus on a story that can call attention to shared values about a *specific piece* of our tax system that impacts a *specific group of people* today. You might need to move beyond yourself, and consider the experience of others deeply enough to take a chance at articulating those experiences. Try to tell this story in less than two minutes.

Finally, be sure your story is focused enough to encourage a motivating emotion. Name the motivating emotion you intend to create in your listener in the last column.

VALUE	STORY OF TAXES AND SHARED VALUES	EMOTION

FEELING YOUR OWN VALUES

Although you have named your community values, your listener needs to trust and understand your motivation for seeking action or change. By telling a “Story of Self” you can communicate the values that move you to act, and establish grounds for collaboration and discovering a common purpose. Focusing on moments in your life when your values moved you to act helps others to relate to your cause and your leadership.

What stories from your lived experience can you tell in two minutes to quickly communicate your values to people in your commu-

nity, and inspire motivating emotions? Write down a value or values from the list above that you will share and the motivating emotion you intend to create.

Think about the people in your life whose stories have influenced your values, and the choices you have made in response to your own challenges. Try out drawing a picture of your story-of-self — the best story paints a memorable picture in the mind of the listener! You may think of three different stories to convey the same value or use each story to convey a different value.

VALUE	STORY-OF-SELF	EMOTION

AT THE BEGINNING

Now that you know the content of your story, write down the sentence you will use to start the story. When someone asks, “What’s going on?” or, “How have you been?” how will you begin this conversation? Preparing this sentence exactly and practicing it tonight increases your comfort level with opening this conversation — often the hardest part! Being ready with this line allows you to start the conversation in the

short time you might have someone’s attention span, and build from there.

My opening sentence:

Feedback Tips

Remember to balance both positive and constructive critical feedback. The purpose of coaching is to listen to the way stories are told and think of ways that the storytelling could be improved.

✓ **Don't** simply offer vague “feel good” comments. (“That was a really great story!”)

✓ **Do** provide feedback on the following points:

- **The Values:** What specific experiences did the storyteller describe to articulate his or her values? Did the storyteller paint a vivid picture of those experiences? Could you identify what this person's values are and where they came from? How? How did the story make you feel?

- “When you described _____, I got a clear picture of how you realized taxes impact social justice.”
- “I understood the value you were communicating to be _____. Is that what you intended?”
- “Try sharing more details about _____ so we can imagine what you were experiencing.”

- **The Connection:** Was there a clear connection made between the value and our tax system? Was there a clear connection made between the speaker, you, and the wider community of tax payers? How did the connection make you feel? (Hopeful? Angry?)

- “To me, the connection you made was _____, and it made me feel _____.”
- “It would be helpful if you described how the expenditure helps low income families.”
- “The image of _____ really helped me identify with what you were feeling.”

- **The Action Call:** What was the specific action that the speaker requested from listeners?

- “I understood the action was _____, and I heard you explain that the steps I can take to _____ (learn more, spread the conversation, join a group) are _____.”

✓ Check in on when your partner thinks they might be able to tell the story, or to whom they might tell it. If you can imagine having this conversation in a specific situation, then you're more likely to try it!

Glossary

Adapted from NETWORK's Mind the Gap! Campaign

ABILITY TO PAY – principle that those with higher incomes should have a higher tax rate than those with smaller incomes

ADJUSTED GROSS INCOME (AGI) – gross income minus allowable adjustments such as Individual Retirement Account or alimony deductions

ALTERNATIVE MINIMUM TAX (AMT) – provision of the tax code to ensure that those with very high incomes (e.g., large capital gains) pay some taxes; includes as taxable income certain items that can be deducted by those with lower incomes

ANNUITY – investment from which one draws fixed payments

CAPITAL GAINS – profits one accrues after selling capital assets such as stocks, bonds, real estate, works of art, etc.

CAPITAL GAINS TAX – tax on capital gains; collected only after sale of capital assets (most face a top tax rate of 15%)

COMMON GOOD – “the sum of those conditions of social life which allow social groups and their individual members relatively thorough and ready access to their own fulfillment” *Guardium et Spes*

CONSUMPTION TAX – tax on consumer items (e.g., sales tax)

CORPORATE TAXES – taxes paid by corporations

CORPORATE WELFARE – tax breaks and special considerations given to corporations

DISABILITY INSURANCE (DI) – part of Social Security added in 1954 to protect workers from loss of income as a result of total disability

DIRECT EXPENDITURE – see ENTITLEMENT

DISTRIBUTIVE JUSTICE – the distribution of goods and services with a society in a way that benefits those most in need, with tax burden highest on those most able to pay

EARNED INCOME – compensation for providing persona services; wages, salaries and pensions

EARNED INCOME TAX CREDIT (EITC) – refundable tax credit on earned income below a certain amount for individuals and families; meant to augment the income of low-income working people

ENTITLEMENT – government program that awards benefits according to fixed formula to those meeting eligibility requirement set by Congress; two types: TAX EXPENDITURE (i.e., tax deduction, exclusion or credit) and DIRECT EXPENDITURE (e.g., Social Security, Medicare, unemployment compensation, veterans' benefits)

ESTATE TAX – tax on decedent's taxable estate when the value of the estate, after deductions, exceeds a certain amount

EXCISE TAX – tax on manufacture, sale, or consumption of certain goods; collected by the IRS, Customs Service and Bureau of Alcohol, Tobacco and Firearms

FEDERAL INCOME TAX – tax on all forms of taxable income which is collected by the federal government

FEDERAL INSURANCE CONTRIBUTIONS CAT (FICA) – law that authorized Social Security's payroll tax; name of payroll tax for Social Security and Medicare

FICA – payroll taxes that support Social Security and Medicare

FLAT TAX – single rate of taxation for all taxpayers, regardless of income

GENERAL FUND – money collected by the government that is not initially designated for any one purpose

GRADUATED – see PROGRESSIVE TAX

GROSS INCOME – total amount of income before subtracting deduction and exclusions

INCOME – compensation for services (see EARNED INCOME) or payment received for other reasons (see UNEARNED INCOME)

INDEXING – regular increases in the top amount of earnings or benefits; determined by the rate of inflation

INDIRECT TAX – tax on goods, services, property (e.g., excise or sales tax) that is paid indirectly to government through a third party (e.g., a retail store)

INFLATION – decrease in value of money which causes prices to rise

INTERNAL REVENUE SERVICE (IRS) – federal agency established in 1862 as part of the U.S. Treasury Department; responsible for tax collections, determination of tax status (e.g., whether an organization is tax exempt) and tax payer education and services; deals with all types of taxes except those collected by Bureau of Alcohol, Tobacco and Firearms

INDIVIDUAL RETIREMENT ACCOUNT (IRA) – retirement account set up for individual; tax-deductible contributions may be made each year, subject to several restrictions

LOOPHOLE – a means of limiting or avoiding taxes otherwise due; may be an intentional or unintentional result of the way certain tax regulations are written

MARGINAL TAX RATE – tax rate based on highest discrete level of taxable income

MEANS-TESTING – determining eligibility or extent of benefits according to the level of need; usually determined by income and/or assets

MEDICARE & MEDICAID – government programs that assist in providing health care for people who are elderly, disabled, or living in or near poverty; Medicare was created by the 1965 amendment to the Social Security Act

PAYROLL TAX – tax on earned income; paid by the employee and employer

PROGRESSIVE TAX – tax, such as graduated income tax, that takes larger percentage of income of higher-income people than those with lower incomes; based on “ability to pay”

QUINTILE – a group made up of $\frac{1}{5}$ or 20% of the US population; the quintiles are divided according to the distribution of wealth

REFUNDABLE TAX CREDIT – tax credit that can decrease the amount of taxes owed below \$0, thus resulting in a payment from the government when a household’s income is too low to pay taxes (e.g., Earned Income Credit)

REGRESSIVE TAX – tax, such as a sales tax or FICA, that takes a higher proportion of income of low-income people than those with high-incomes

ROBIN HOOD TAX – an internationally proposed financial transaction tax on banks intended to generate revenue to fight global poverty, climate change, and domestic social services. It would tax banks’ financial transactions at a rate of about 0.5% and raise between \$200–\$700 billion worldwide

SALES TAX – taxes paid on goods purchased

SIXTEENTH AMENDMENT – “The Congress shall have power to lay and collect taxes on income, from whatever source derived, without apportionment among several States, and without regard to any census or enumeration”; amendment of the U.S. Constitution, ratified February 1913

SNAP – Supplemental Nutrition Assistance Program; government program that offers nutrition assistance to millions of low-income individuals and families

SOCIAL SECURITY – government program created in 1935 that pays benefits to retirees, their dependents, their surviving spouses and/or children, and people with disabilities

STANDARD DEDUCTION – fixed deduction offered to all taxpayers who do not itemize; amount depends on filing status, age and whether or not one is blind; subtracted from adjusted gross income

SURTAX – extra tax or surcharge, over and above normal rates, assessed on certain goods, accommodations or specific groups of people

TARIFF – tax on imports or exports; paid by those who sell goods or services

TAX BRACKET – taxable income within an upper and lower limit, all of which are subject to the same marginal tax rate

TAX CREDIT – dollar-for-dollar reduction in taxes that would otherwise be due (e.g., child and dependent care credit)

TAX DEDUCTION – item that reduced gross income, thus reducing the tax base (see also ITEMIZED DEDUCTION and STANDARD DEDUCTION)

TAX EXCLUSION – income or transaction that is not subject to taxation

TAX EXEMPTION – fixed deduction from gross income given to all taxpayers except those claimed as dependents by other taxpayer; amount phased out for some taxpayers with high incomes; also, immunity from taxation for certain institutions or activities (e.g., churches)

TAX EXPENDITURE – reduction in taxes due because of tax deduction, exclusions, credit, deferral or preferential tax rate

TAX REVENUE – funds collected by the government through taxation

TAXABLE INCOME – net income after subtracting deductions and exemptions from gross income and adjusted gross income

UNEARNED INCOME – income that is not a direct result of labor (e.g., inheritances in cash or property, property income or rental income, prizes, proceeds of insurance plans, pensions)

WEALTH – net worth; all assets (e.g., homes, cars, savings) and income combined less any debt owed

WITHHOLDING – taking an amount from income as a prepayment for taxes due

Bibliography and Further Reading

For full access to videos, printable handouts, the facilitator's guide, and to offer feedback on this curriculum, visit the *We the Taxpayers* home page on the NETWORK Education Program website here:

<http://www.network-education.org/WeTheTaxpayers>

Peruse these sources to check our facts and dive deeper into conversations of taxes and justice:

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Selected Prayers and Sacred Texts

Below are a collection of prayers and sacred readings, organized by faith tradition, which you may use in whole or part during the opening and closing reflection times of each lesson. Some of the prayers are passages that you might ask a volunteer or volunteers to read aloud, others are short excerpts that could be read and followed by a brief period of silence during which participants can reflect quietly on the meaning the text has in their lives at that moment.

Jewish Texts and Prayers

Is this not the fast I will choose? To undo the fetters of wickedness, to unite the bands of perverseness, and let our the oppressed free, and all perverseness you shall eliminate. Is it not to share your bread with the hungry, and moaning poor you shall bring home; when you see a naked one, you shall clothe him, and from your flesh you shall not hide.

— From Yeshayhu-Isaiah 58:6-7

This is our truth: the One God calls forth being from nothingness, and makes all things one.

Blessed is the Holy One of Israel, in whose Oneness we are one.

But we are not yet one in fact: our human race is broken into fragments, and we wait to be redeemed into a lasting unity.

Blessed is the time to come, when all will at last be one.

While hatred rules the earth, redemption will not come.

Let the day be near when love will rule this world.

Until people return from their exile from each other, redemption will not come.

Let all exile be ended: our exile from one another, the exile of God's presence from our lives.

Until we restore the lawless to their true selves and rekindle in them the spark of God, redemption will not come.

Let us also search out the flaws in our own souls, and struggle to remove them.

While we care only for ourselves, redemption will not come.

Let our hearts be moved by the misery of others and dare what must be dared.

Amen

Our God and God of our ancestors, you bless us with abundance and prosperity for which we are truly grateful. With humility and respect, we acknowledge the people who work night and day so that we will have food on our tables, clothes on our bodies, care when we are sick, and many other services we may not even be aware of that make our lives better easier more comfortable.

God of justice, we pray for the workers in the fields, in the factories, in the hospitals, hotels and office buildings. May their work be safe from danger and fear. May their labors sustain them and their families with equity and dignity.

God of forgiveness, we repent for our ignorance, our apathy, and our greed that makes us blind to the plight of so many of our brothers and sisters. Make us aware of the struggles of workers in labor in unsafe conditions, for too little money, for too many hours.

Eternal God, give us the strength and passion to create a work in which there is no exploitation. Instill in us a burning, righteous indignation at the unjust treatment and suffering of working people. Free us so that we might dedicate our hearts and lives to a vision of life with security, dignity, and sustainability for all people.

Amen

Don't merely expect to find or to believe that life is worthwhile; make it worthwhile. Don't merely see life whole; make it whole.

Not knowing which should come first, to improve one's self or to improve the world, we end up doing neither.

Actually, the only way to improve the world is by improving one's self, and the only way to improve one's self is by improving the world.

— Rabbi Mordecai M. Kaplan

Christian Scripture and Prayers

The Spirit of the Lord is upon me, because he has anointed me to bring good news to the poor. He has sent me to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord's favor.

— Jesus' words in Luke 4:18-19

What is really important?

God, help me to focus on what is really important.

Help me to focus on what will give life.

Help me to focus on what promotes justice and peace.

Help me to let go of all the little things that don't matter.

Help me to let go of any legalism that blocks your spirit.

God, you are my Mother, my Father; You love me.

Help me to trust in your plan and your plan for life.

-your plan for the fullness of life for everyone.

God, you are the Spirit of Life for the whole world.

Remove violence from my life.

Remove violence from our world.

Teach us how to speak up for justice without violence.

Teach us how to learn from the poor.

Teach us how to drop our religious intolerance

and to learn from each other.

God, help us to focus on what is really important.

Help us to focus on what will give life.

Help me to focus on what promotes justice and peace.

Amen

— Fr. John Bucki, S.J

Almighty and eternal God,
may your grace enkindle in all persons
a love of the many unfortunate people
whom poverty and misery reduce
to a condition of life

unworthy of human beings.

Arouse in the hearts

of those who call you God

a hunger and thirst for social justice

and for fraternal charity

in deeds and in truth.

Grant, O Lord, peace in our days,

peace to souls, peace to our community

and peace among nations.

Amen

Give the government justice, O God, and give righteousness and mercy to those who represent us.

Help us strive together for a government that makes justice for all.

God, you demand justice for the poor and deliverance from their needs.

Help us work steadfastly for political systems that care for the least among us.

God, you call us to be peacemakers in all things, large and small.

Help us to seek peace and pursue it with all our hearts, minds, and resources.

God of all, give us the courage to speak truth to power.

God of justice, help all those in power to seek truth.

O God, give us the conviction to elect a government that gives priority to the "least of these."

Amen

May God bless us with discomfort
at easy answers, half truths, and superficial relationships,
so that we may live deep within our hearts.

May God bless us with anger
at injustice, oppression, and exploitation of people,
so that we may work for economic justice for all people.

May God bless us with tears to shed for those who suffer
from pain, hunger, homelessness and rejection,
so that we may reach out our hand to comfort them
and to turn their pain into joy.

And may God bless us with enough foolishness
to believe that we can make a difference in the world
so that we can do what others claim cannot be done.

Amen

Muslim Blessings and Scripture

Never shall you attain to true piety unless you spend on others out of what you cherish yourselves; and whatever you spend — verily, God has full knowledge thereof.

— *The Holy Qur'an* 3:92

.....

O Allah, unite our hearts
and set aright our mutual affairs,
guide us in the path of peace.
Liberate us from darkness by Your light,
save us from enormities whether open or hidden.
Bless us in our ears, eyes, hearts, spouses, and children.
Turn to us; truly you are Oft-Returning, Most Merciful.
Make us grateful for Your bounty and full of praise for it,
so that we may continue to receive it
and complete Your blessings upon us.

Allâhumma allif bayna qulûbinâ
wa aslih dhâta baynina
wahdinâ subûl as-salâm
wa najjinâ min az-zulumâti ilan-nûri
wa janibnâ al-fawâhisha
mâ zahara minhâ wa mâ batana
wa bârik lanâ fî asmâ`inâ wa absârinâ wa qulûbinâ wa
azwâjinâ wa dhurriyâtinâ
wa tub `alaynâ innaka antat-tawwâb ur-rahîm
waj`alnâ shâkirîna li ni`matika
muthnîna bihâ qâbilîhâ
wa atimmahâ `alaynâ

.....

O you who have believed, be persistently standing firm in justice, witnesses for Allah, even if it be against yourselves or parents and relatives. Whether one is rich or poor, Allah is more worthy of both. So follow not [personal] inclination, lest you not be just.

— *Surat An-Nisa* 4:135

Hindu Prayer

Oh God, lead us from the unreal to the Real.
Oh God, lead us from darkness to light.
Oh God, lead us from death to immortality.
Shanti, Shanti, Shanti unto all.
Oh Lord God almighty, may there be peace in celestial regions.
May there be peace on earth.
May the waters be appeasing.
May herbs be wholesome, and may trees and plants bring peace to all.
May all beneficent beings bring peace to us.
May the Vedic Law propagate peace all through the world.
May all things be a source of peace to us.
And may thy peace itself bestow peace on all and may that peace come to me also.

Sikh Prayer

God judges us according to our deeds, not the coat that we wear. Truth is above everything, but higher still is truthful living. Know that we attain God when we love, and only that victory endures in consequence of which no one is defeated.



Tips and Tools to Make Your Program a Success

Suggested Participants and Venues

When considering who should participate in *We the Taxpayers*, consider who in your community has demonstrated a commitment to social justice, sought to use their faith as an instrument for social change, or expressed concerns about poverty and wealth inequality.

Consider the level of experience your potential group might have with this type of programing. They may or may not feel comfortable talking about federal policy and/or faith. An optimal location provides workshop participants with a safe space to explore their values and insights regarding faith and taxes. Also note, one exercise asks that participants take a brief trip outside; while not absolutely necessary, consider this when deciding upon a venue.

Here are a few potential groups and venues for you to consider:

- **Retreats or Conferences**

The program can be shortened and done with a “captive audience,” while participants have an established level of comfort with each other.

- **Faith groups**

As faith is an integral part of our curriculum, faith-sharing groups will be able to engage with the topics of faith and justice easily. The curriculum can easily be scheduled into weekly meetings.

- **Civic organization chapters such as a local Parent-Teachers Association (PTA), neighborhood association, local union, a fraternity or sorority or a Rotary Club**

These groups are committed to improving society and connecting adults with a variety of experiences into mobilizing for a common cause. The values-based civic education offered in *We the Taxpayers* should appeal to these types of crowds.

Although we have suggested these groups, we encourage you to invite friends, family, and others from your community to join in the conversation! You know your community best, so we trust that you will form the best group for the program.

Ensuring the Success of Your Program

As people today are so busy with work, family, church and countless errands, it may be a challenge to help your community make this important issue a priority. Fostering a strong turn-out is just as important as being ready to facilitate a high-quality learning experience. While the suggestions below may seem like more work, following these quick steps will help ensure that your efforts have the maximum impact:

1. Make and distribute a poster

Putting up posters around your community in the weeks leading up to your workshop will allow a diverse array of people the opportunity to see the poster and hopefully decide to come. Bonus: it will provoke creative thinking about taxes among those who don't come to your workshops. (To see sample poster, turn to pages 71–72)

2. Recruit participants using social media

Depending on the demographic you want to recruit for your workshops, social media might be helpful. Tools such as Facebook events provide a reminder to people who sign up, and are also easily shared with friends of friends. Moreover, you can use social media to inform friends about what you have learned, perhaps intriguing friends and drawing them into the conversation. (To see sample social media posts, turn to pages 69–70)

3. Keep an RSVP list

The list will help you keep track of those people who have pledged to come and assist you in planning the number of materials that you will need for each lesson. If you want help creating an online registration page, NETWORK staff may be able to help.

4. Use reminder calls or emails

If you have a list of RSVPs, the night before a lesson, you should contact each participant to remind them of the time and location of the meeting, as well as any special instructions about parking. This not only ensures that they will not forget they have made this commitment, but will also prevent participants from arriving late because they could not find the venue or a space to park.

5. Use language like “Can I count on you to be there?”

When reminding participants about the lesson, you can use the language of commitment to ensure their attendance. Help them understand that the format of this workshop is collaborative, and that their contributions will be missed if they are absent.

6. Organize rides to meeting location

If you are recruiting people who don't or can't drive, offer to organize rides for those who need them to the meeting location or encourage people to use public transit by sharing directions. Even if everyone can drive, consider carpooling because not only does it save gas, it also provides participants additional time to discuss what they have learned.

Social Media Samples

Tweets

Remember, tweets must be 140 characters or fewer.
Customize with details about your own organization and event.



St. Mary's@maryblessedvirgin

We need a #faithfulbudget to provide for the common good. Learn more with [@ORGANIZATION] and @NETWORKLobby at [Event details]

4:01 PM - 7 Jun 14 via TweetDeck • Embed this Tweet



St. Mary's@maryblessedvirgin

Show your #TaxpayerPride with @NETWORKLobby and [@ORGANIZATION] on [Date, Time] at [Location] #faithfulbudget #mendthegap

4:09 PM - 7 Jun 14 via TweetDeck • Embed this Tweet



St. Mary's@maryblessedvirgin

We can work together to #MendTheGap! Come learn with [@ORGANIZATION] about @NETWORKLobby's newest resource: #WeTheTaxpayers!

4:15 PM - 7 Jun 14 via TweetDeck • Embed this Tweet

Facebook Posts



St. Mary's

3 hrs

We are [or ORGANIZATION is] teaming up with @NETWORKLobby to share our #TaxpayerPride! Come learn why people of faith must use our voices to speak out against tax injustice, like corporate tax havens and unjust subsidies, while promoting good tax-funded programs like the Child Tax Credit or our local library. We'll be gathering at [LOCATION] every [DATE, TIME] to educate ourselves and reflect upon what more we can do to make sure our tax system is consistent with our faith values. Feel free to message me for more details!

Like • Comment • Share  7  2



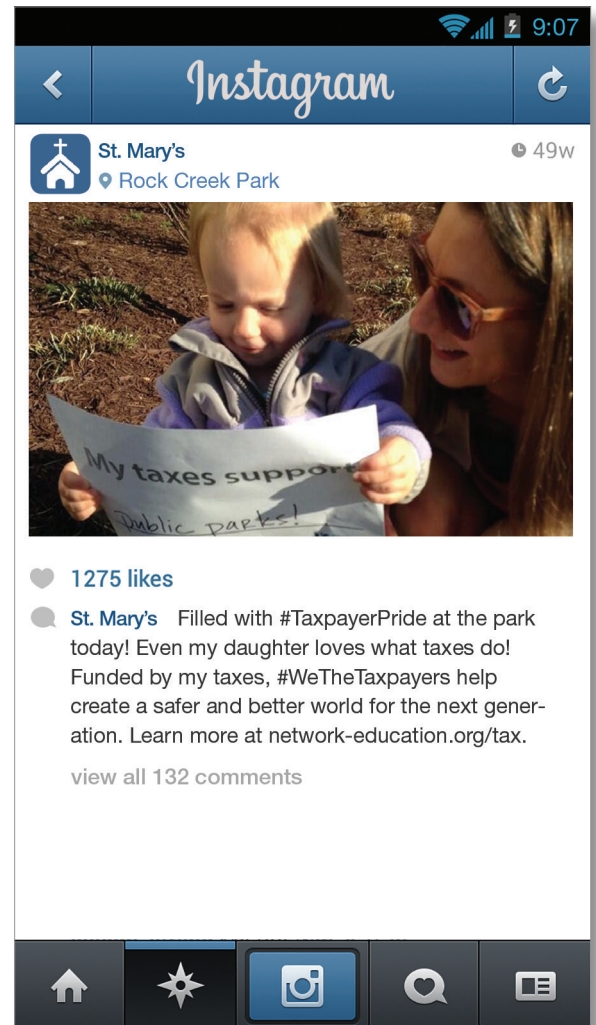
St. Mary's

3 hrs

As a person of faith, I support a #FaithfulBudget—one that reflects the values and priorities that will benefit the common good. I've signed up to participate in @NETWORKLobby and [@ORGANIZATION'S] "We the Taxpayers" series to learn about the taxes we pay, the taxes we don't, and the benefits we receive. If you agree or are curious about what this tax system could look like, join me at [LOCATION] every [DATE, TIME]. Feel free to message me with any questions!

Like • Comment • Share  72  7

Instagram



We the Taxpayers

An Interfaith Conversation

*Learn to do good; seek justice, correct oppression;
bring justice to the fatherless, plead the widow's cause." — Isaiah 1:17*

Curious about how to make your society more just?
Wondering how you contribute to the safety and
security of your community and nation? Considering
the relationship between your faith and your role in
government?

Come and participate in this free six-part educational
program that will help you speak, learn and grow as an
agent of change, faith and justice.

For more information, please contact

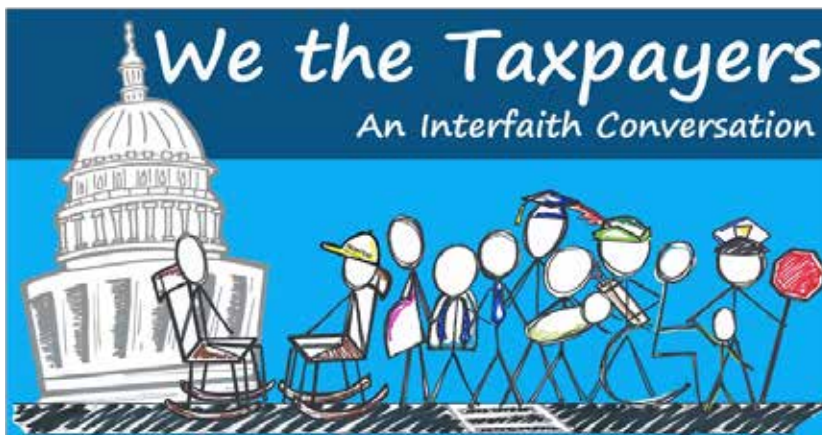
{your name}

{phone number}

{email address}

Dates and Locations

Dates, times, locations
here



NETWORK Education Program

bulletin insert

(download a copy at www.network-education.org/WetheTaxpayers)

We the Taxpayers

An Interfaith Conversation

Curious about how to make your society more just? Wondering how you contribute to the making your community and your nation safe and secure? Considering the relationship between the government and your values?

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For more information, please contact

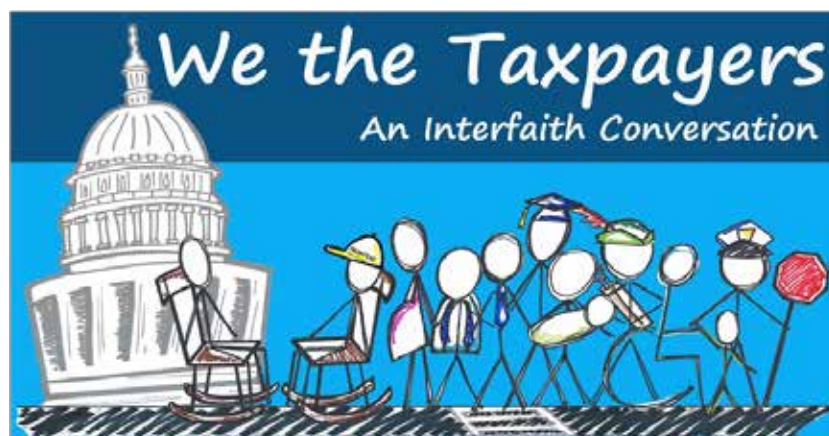
{your name}

{phone number}

{email address}

Dates and Locations

Dates, times, locations
here



NETWORK Education Program

Show #TaxPayerPride

In the days leading up to Tax Day in April, use social media to share attitudes of gratitude for what can happen when *We the People* pool our resources to form a more perfect union.

Here's how you can participate:

1. Choose something you are grateful your tax dollars pay for*, that gives you #TaxPayerPride.
2. Take a photo with the thing that brings you #TaxPayerPride
 - a. Find a friend or a passerby to take the photo
 - b. If you are skilled at selfies, that is also an option
3. Send your picture to taxpayerpride@networklobby.org and we will post it to social media and our website: network-education.org/TaxpayerPride.

By sending us your photo early, NETWORK can find creative ways to share it on social and mainstream media outlets. But if you just want to post your picture on Tax Day at the hashtag #TaxPayerPride, that works, too.

*Think you don't pay taxes? Think again. *Everyone can have #TaxPayerPride*. We all pay tax—even if it is sales tax on a pack of gum. All that money goes toward a common purse for the common good.

For more information, go to network-education.org/WetheTaxpayers



Have Questions or Comments? Let Us Know!

If you have any questions about the curriculum or want a few more tips about leading *We the Taxpayers: An Interfaith Conversation*, feel free to get in touch with us. We are more than willing to answer your questions and help you.

Our aim is to educate people about the importance of taxes and encourage them to speak out for a more Faithful Budget that includes reasonable revenue for responsible programs. We want to help you make organizing and executing this program as simple and straightforward as possible.

Please contact us at 202-347-9797 or taxpayerpride@networklobby.org.

Once you have finished facilitating the program, we hope that you will give us feedback about how the lessons went, as well as suggestions you might have for the future of the program.

We hope that you will enjoy the program, and thank you for helping to educate and inspire members of your community. We look forward to hearing from you soon!

Blessings,

[The NETWORK Education Team](#)

NETWORK
EDUCATION
PROGRAM

www.network-education.org