

**Up\$tart** software bundles social benefits generating **\$134** million/year in increased student income, raising retention and graduation rates, while augmenting revenues to institutions of higher education in New Mexico.

**Problem:** Rising tuition costs, static income and difficulty completing applications for existing federal benefits to separate government agencies with differing application cycles leave low-income students chasing benefit applications instead of focusing on their studies. The increased cost of college contributes to dwindling enrollment at New Mexico universities; UNM's 7% decline representing a \$4 million loss in revenues.

**Approach:** Through the Financial Aid office, low-income students can complete the FAFSA application (necessary for Pell Grants) and with their consent, apply for additional federal benefits – Earned Income Tax Credit for working students, and Supplemental Nutrition and Assistance Program for poor families. Subsequently, Up\$tart software will incorporate Supplemental Security Income, the Child Tax Credit, and Veterans benefits.

**Economic Impact:** Up\$tart optimizes social benefits, with the typical student receiving up to an additional \$8,144 per year. Students at a university serving 10,000 Pell recipients would receive \$40.7 million/year, assuming a take-up rate of 50%. Students are charged nothing. The university would be charged \$50,000 (\$5 per Pell grant recipient).

**Social Impact:** By targeting low-income students, Up\$tart directly addresses stratification due to class, race, gender and ethnicity. Up\$tart would increase college retention by 15% and graduation by 10%, upgrading the labor force necessary for the information age. Up\$tart accounts are portable, following students from community college, to 4-year institutions, to graduate school.

**Plan:** After perfecting the software at Northern New Mexico College, Up\$tart will expand to other universities and community colleges in New Mexico.

#### Contact:

David Stoesz (703) 309-4098 david@upstartbenefits.com https://www.upstartbenefits.com











# **SUPPORT JOB TRAINING & ECONOMIC DEVELOPMENT / NNMC.EDU**

# TRADES EDUCATION AND JOBS FOR NORTHERN NEW MEXICO

ORTHERN NEW MEXICO COLLEGE IS ASKING VOTERS in Rio Arriba, Santa Fe, and Taos Counties to vote November 5 on a Mill Levy ballot initiative to bring new trades programs to the region and revitalize its El Rito Campus.

**THE NORTHERN NEW MEXICO COLLEGE MILL LEVY** would provide \$2.4 Million annually to establish and sustain associate degree programs in key trades, including plumbing/pipefitting and electrical at its El Rito and Española campuses. With the initiative, the College aims to create a skilled local workforce to meet employer needs and to support economic development for Northern New Mexico through strong community partnerships.

## **BIG COMMUNITY IMPACT, SMALL INVESTMENT:**



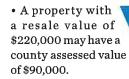
November 5, 2019 is the most important day this college will have in a decade. With your help, we can bring key trades programs to Northern New Mexico and sustain them for years to come. – President Rick Bailey, Northern New Mexico College ON NOVEMBER 5, RESIDENTS OF NNMC'S BRANCH COMMUNITY COLLEGE DISTRICT WILL VOTE ON A

**"2 MILL LEVY"** ballot initiative to authorize a property tax of \$2 on each \$1,000 of net taxable property value.

#### NORTHERN'S MILL LEVY would:

■ Cost the average homeowner between \$2.50 and \$5.00 per month, or \$2 on each \$1,000 of net taxable property value, less than the cost of the average fast food meal\*. For example:

SAMPLE NING MILL LEVY TAX BREAKDOWN



- The taxable value is one third of the assessed value, or \$30,000.
- The tax burden is \$2 per every \$1,000, equaling an increase of \$60 per year, or just \$5 per month.



\$60 annual tax

increase or \$5/month

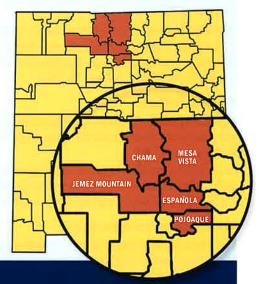
\*Less than \$6 for one person, (Bureau of Labor Statistics).

#### **COMMUNITY BENEFITS AT A GLANCE:**

- Expand access to trades education at Northern New Mexico College
- Provide dual credit opportunities in the trades to local high school students
- Establish a free transportation network for partnering communities
- Create a skilled local workforce to meet employer needs.
- Support economic development for the region through strong community partnerships
- Sustain the El Rito campus

#### NNMC'S MILL LEVY IS ENDORSED BY:

The Northern New Mexico Normal School Alumni Association, Española Valley Chamber of Commerce, SER-Jobs for Progress, and the five Branch Community College member school districts — Española, Pojoaque, Mesa Vista, Jemez Mountain, and Chama.



### NNMC BRANCH COMMUNITY COLLEGE DISTRICT

ESPAÑOLA PUBLIC SCHOOLS: Serving Española, Truchas, Chimayo, Santa Cruz, Sombrillo, Alcalde, Velarde, Dixon, Hernandez, Abiquiu, Ohkay Owingeh and Santa Clara Pueblos, POJOAQUE VALLEY PUBLIC SCHOOLS: Serving Nambe, Pojoaque, Ohkay Owingeh, San Ildefonso, Santa Clara, and Tesuque,

JEMEZ MOUNTAIN PUBLIC SCHOOLS: Serving Gallina, Coyote, Jarosa, Lindrith, Lybrook, Ojito, Youngsville, and Cañones,

MESA VISTA CONSOLIDATED SCHOOLS: Serving El Rito, Ojo Caliente, Tres Piedras, Duranes, La Madera, Petaca, Servilleta, Taos Junction, Carson, and Barranca,

CHAMA INDEPENDENT SCHOOLS: Serving Chama, Cebolla, Canjilon, El Vado, Los Ojos, Ensenada, Lobato, and Monero.



# SUPPORT JOB TRAINING & ECONOMIC DEVELOPMENT / NNMC.EDU

## NNMC MILL LEVY FREQUENTLY ASKED QUESTIONS

#### What is the Northern New Mexico College Mill Levy?

The Northern New Mexico College Mill Levy is a ballot initiative that, if passed, would provide \$2.4 Million annually to establish and sustain associate degree programs in key trades, including plumbing/pipefitting and electrical, at its El Rito and Española campuses.

#### What is the benefit?

With this initiative, Northern New Mexico College aims to create a skilled local workforce to meet employer needs and to support economic development for the region. Northern's Mill Levy would also establish a free transportation network for partnering communities to and from both the El Rito and Española campuses, and expand dual credit opportunities for high school students within the Branch Community College District.

#### What is Northern's Branch Community College District?

Northern's Mill Levy is made possible by the creation of a branch community college district, which was passed unanimously by the New Mexico Legislature in 2019 and signed into law by the Governor.

Northern has partnered with five local public school districts — Española, Pojoaque Valley, Chama, Mesa Vista, and Jemez Mountain — to establish the Northern New Mexico College Branch Community College District.

#### What is a mill levy?

A mill levy allows local jurisdictions to raise money from property taxes, based upon the value of the land each person or business owns.

Each "mill" represents a tax of one-thousandth of a dollar for each dollar of the taxable value of the property. Northern's is a "2 mill levy," meaning two-thousandths.

#### How will the tax money be spent?

The revenue from the Mill Levy would go directly to establishing and sustaining key trades programs and providing transportation for individuals residing in the Branch Community College District to Northern's campuses. While the programs will require equipment and dedicated instructors, the Branch Community College will not have a separate president or executive staff.

#### How will this impact my taxes?

The Mill Levy would cost the average homeowner between \$2.50 and \$5.00 per month, or \$2 on each \$1,000 of net taxable property value —less than the cost of the average fast food meal. Taxable property value is calculated based upon county assessed value. For example:

- A property with a resale value of \$200,000 may have a county assessed value of \$90,000.
- The taxable value is one third of the assessed value, or \$30,000.
- The tax burden is \$2 per every \$1,000, equaling an increase of \$60 per year, or \$5 per month.

#### Will Northern's Mill Levy question be on my ballot?

Anyone registered to vote for the November 5, 2019 election in the state of New Mexico who resides in Northern's Branch Community College District (Española, Pojoaque, Mesa Vista, Chama Valley, and Jemez Mountain Public School Districts) can vote on Northern's Mill Levy.

If you are not sure whether you live within the district, visit www.NMVOTE.org to look up your voter information. Here you can view your voting districts and a sample ballot.

#### Where do I find Northern's Mill Levy question on the ballot?

Because Northern's Mill Levy question will be present on ballots in parts of Santa Fe, Rio Arriba, and Taos Counties, the order of the question in relation to other county or school district tax questions may vary. However, on all ballots, the question is entitled "Northern New Mexico College Branch Community College Adopting Tax Rolls of the local schools."

#### Who else supports this?

Northern's Mill Levy initiative has been endorsed by the Northern New Mexico Normal School Alumni Association, the Española Valley Chamber of Commerce, SER-Jobs for Progress, and the five branch community college partner school districts — Española, Pojoaque, Mesa Vista, Jemez Mountain, and Chama. Northern has also partnered with the United Association of Plumbers/Pipefitters Local Union 412 and the International Brotherhood of Electrical Workers Union 611 to enroll 200 students in trades programs beginning Fall 2020.