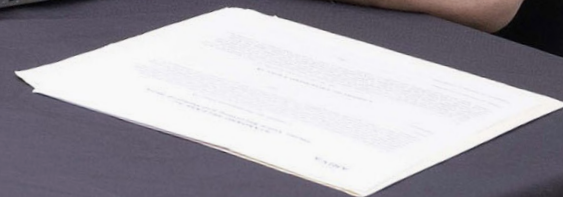


ARIVA 2026 MID YEAR IMPACT REPORT

Justice. Opportunity. Inclusion.



FROM THE EXECUTIVE DIRECTOR



Dear Friends,

Summer is a wonderful time in New York City and, here at Ariva, it is also a time where we wrap up our very busy income tax season, take stock of what we've accomplished so far this year and begin planning for the months ahead.

We are seeing tremendous demand for our services. As you will read in the report that follows, we prepared over 8,000 tax returns and provided more than 5,000 financial counseling sessions through June; most of these services were delivered right here in our home borough of the Bronx. Much of that expansion came through our Bronx Initiative, a project close to our hearts, with flexible funding that allows us to deploy counselors to projects and neighborhoods in the Bronx where those services are most needed. Our Bronx Initiative enabled us to have counselors at all of our senior tax sites, work with new host partners to provide personal financial counseling in underserved neighborhoods, and expand our counseling services for Bronx microentrepreneurs.

But numbers don't really tell the story; you'll meet a couple of our clients (and one of our volunteers) in the pages that follow. You can hear directly from them about our work and its impact.

Clients often tell us how comfortable they are made to feel when they come to one of our sites. Our wonderful staff and volunteers consider it a privilege to be able to help our neighbors pursue financial health and prosperity and we are so happy that our clients feel welcome and valued when they come to us.

This success is only made possible through the help of so many people: our staff and volunteers, our Board of Directors, our donors and our community partners: together we are working to ensure financial justice, opportunity and inclusion for all New Yorkers.

We hope to celebrate with all of you at our October 15 Toast to Ariva, and, until then, Happy Summer!

Irene Baldwin

IMPACT YEAR TO DATE

Tax Program

Tax preparation can be daunting, especially for lower-income and underserved residents of New York City. For 24 years, Ariva has helped individuals and families through the filing process, maximizing their refunds and strengthening their financial foundation.

From January to June of this year, our FREE VITA Tax Assistance Program had the following impact:

8,571 tax returns filed

1,758 qualified for the EITC

1,575 qualified for the CTC

102 volunteers

856 tax clients who also received financial counseling

180 seniors also received financial counseling at our senior sites

Financial Counseling

Since launching our financial counseling program 15 years ago, Ariva has continually helped clients improve their finances and their lives through careful, committed, quality counseling. In the first half of 2026 the program saw:

3,508 financial counseling clients served

5,020 one-to-one personal financial counseling sessions

598 people served with affordable housing counseling

229 entrepreneurship clients

MEET SOME OF OUR CLIENTS

Financial Counseling Helps Clara Find a New Home

Clara has called New York City home since the 1990s. She worked hard, stayed out of debt, and kept her credit in good shape, but when health issues forced her into early retirement and she found herself living on a fixed income, the rising cost of everything in the city began to outpace what she could manage. Her walk-up apartment in the Bronx, once manageable, had become a daily physical challenge. She knew she needed a change, but she didn't know where to start.

Fortunately, a friend pointed Clara to Ariva, and she was able to take advantage of the Ready to Rent program, which changed everything.

Through the Ready to Rent program, New Yorkers receive free financial help to prepare for the NYC housing lottery, helping them understand credit, building savings, and organizing the documentation that the application process requires. For Clara, that guidance came from Sergio, one of our financial counselors, who she began working with in May 2025.



“I still can't believe that I am living here. It feels like a dream. I don't have to worry about the stairs anymore. I am forever grateful.”

—Clara, Ariva Ready to Rent client

“He was the kindest person and a great listener,” Clara says. “He understood what I was going through and what my biggest concerns were.”

Sergio walked her through each step, including what documents she'd need, why her credit mattered and how to protect it, and how to start saving even on a limited income. Clara began

keeping a notebook, writing down every expense to understand where her money was going and where she could cut back. By the time she was submitting her final application documents, she had saved around \$500 – enough to cover her moving costs.

Six months after that first meeting with Sergio, Clara had the keys to a new apartment in Manhattan. It's not just *any* apartment, either – Clara is now living in a riverfront building with an elevator, a washer and dryer in her unit, a grocery store down the block, and views she still hasn't quite gotten used to.

Client stories like Clara's are why we're so passionate about expanding our services and reaching more New Yorkers. Not only have we helped Clara, but she now sends her close friends and family to us, which gives us the privilege of helping even more neighbors achieve their financial goals.

MEET SOME OF OUR CLIENTS



Tax Preparation Gives Santos Peace of Mind

When Santos first met with our financial counselors here at Ariva, he was very anxious. A debt with the IRS had him feeling unsettled, and he didn't know where to turn. He had heard that we offered free tax preparation help and financial counseling, but he didn't know what to expect. What he found surprised him.

From the very first moment, Santos felt welcomed. He describes the team as "very kind and always willing to help people at any moment." That warmth gave him the confidence to stay and begin his process.

The financial counselors at Ariva allowed me to continue on every day without financial problems and with more peace of mind—Santos, Ariva Financial Counseling client

Santos was looking for guidance on managing a tax debt, and together with our financial counselors, he created a clear and manageable payment plan. Month after month, our team guided and supported him, helping him get organized, stay on track, and understand each step.

During the process, Santos also learned how community tax programs work. He even discovered financial management resources that gave him even more confidence. But the greatest lesson he took with him was simple and profound:

"You should always help others if you can."

OUR SERVICES

Tax Preparation

For the 2026 tax season, Ariva's tax program continued to thrive and provide free tax assistance to thousands of clients, resulting in the filing of more than 8,000 returns.

The program operated 14 sites in the Bronx, including its two newest ones (Commonpoint and POTS-Grand Concourse) along with the Consulate of Ecuador in Manhattan. Ariva staff were joined by more than 100 volunteers in helping individuals and families receive crucial tax preparation assistance and information.

One of Ariva's biggest strengths is our integrated services as we encourage tax preparation clients to also take advantage of our financial counseling services. This tax season, 856 individuals met with both a tax preparer and a financial counselor. This coordination leverages the strengths of both programs to maximize the impact on clients' financial well being.

A highlight of this tax season's promotion efforts included a Spanish-language interview by Senior Tax Program Director Maribel Montilla on Bronxnet's Dialogo Abierto. Maribel shared important information about how late-season tax filers could prepare to have their returns done and how Ariva can help. Watch the full interview at: <https://ariva.community/TaxesDialogoAbierto>.

We continued to focus on senior needs, providing tax prep for 1,065 Bronxites at our four senior-only locations: Parkchester Enrichment



Program (PEP) for Seniors in Parkchester, Bronx River Community Center, JASA in Co-op City, and the Fordham-Bedford Housing Corporation's Serviam Campus.

Financial Counseling

Through the first half of this year, Ariva has provided financial counseling to more than 3,500 clients through our financial counseling program. With nine Financial Empowerment Centers in the Bronx, our counselors supported over 1,100 people through one-on-one financial counseling conveniently located near where clients live and work. Our Ventanilla at the Consulates of Mexico and Ecuador served 835 people, with more than 70 of them receiving entrepreneurship coaching. We are also excited to share that Ventanilla services have grown to include the Consulate of Ecuador in Queens. This year, our Bronx financial counseling initiative expanded to serve over 800 people including 150 entrepreneur sessions. Our Ready to Rent program supported 598 people in preparing stronger affordable housing applications and we have been working along with our tax program providing financial counseling services to our tax clients; 180 of them took part in our senior empowerment program. We are thankful to our 25 partner locations for graciously hosting our financial counselors and allowing us to provide integrated services to these clients.

OUR LEADERSHIP AND STAFF

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David Flores
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Bellamy Puch
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Tax Program

Nilda Bonilla
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Maribel Montilla
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Claudia Munoz
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Financial Counselor

Ernesto Calderon Cruz
Administrative Assistant

Sidy Diakhate
Senior Financial Counselor

Elizabeth Gomez Castrillon
Financial Educator

Daysi Lopez
Financial Counselor

Javier Lopez
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Financial Counselor

Kaalvin Melendez
Financial Counselor

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Raul Sosa Ruiz
Entrepreneurship Counselor

Jose Souffront
Financial Counselor

Melissa Toonkel
Program Director

Fernando Zea
Financial Counselor

GET INVOLVED



Mahdi Experiences the Power of Volunteering

Recently, Ariva volunteer Mahdi Mahi took to LinkedIn to comment on his experience. Below is an excerpt from what the Lehman College School of Business accounting student had to say about what he learned at Ariva.

"I'm honored to receive this Certificate of Appreciation from the Internal Revenue Service for my service as a Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) volunteer during the 2026 tax filing season.

“ It was a rewarding experience to contribute to my community and make a positive impact during an important time of the year.

—Mahdi, Ariva Volunteer



Volunteering with these programs allowed me to help individuals and families navigate the tax filing process while ensuring they had access to quality tax preparation services. It was a rewarding experience to contribute to my community and make a positive impact during an important time of the year.

I would also like to express my sincere gratitude to Ariva for providing me with the opportunity, support, and resources to serve through the VITA program. The experience has strengthened my commitment to community service and financial empowerment."

GET INVOLVED

Volunteer or Intern with Us

We want you! Join us as a volunteer tax preparer to help your NYC neighbors, learn valuable new skills, and become a member of a dedicated team. Some volunteers have been with us for more than a decade, inspired by the concrete ways that tax preparation can improve a person's life. We are also welcome college students looking to intern for college credit. Find out more about the benefits of volunteering or interning at ariva.org/volunteer.

Give to Support Our Work

Please give! Every dollar you contribute to Ariva helps us change the lives of lower-income and underserved residents of New York City. It's only with your help that we can continue our vital mission of providing free financial services to those who need them the most. Make a contribution to Ariva today at ariva.org/donate. There is no gift too small and we are grateful for all your help!

TOAST TO ARIVA

Support and Celebrate! We will be hosting our annual Toast to Ariva celebration on Thursday, October 15th. Save the date, and email ibaldwin@ariva.org if you are interested in sponsorship opportunities. We look forward to celebrating another year of Ariva with you!

2025 Toast to Ariva images below

