CUSTOMER SUPPORT VOLUNTEER TRAINING

Part 1

PREPARE + PROSPER

INTRODUCE YOURSELF

- Your name
- Pronouns if you would like
- How did you get connected to Prepare + Prosper?

PREPARE + PROSPER

PART 1 TRAINING OVERVIEW

- Basics of P+P
- Tax Clinic Flow
- CSV Resources
- Check-in and Screening
- Financial services process
- Standards of Conduct

WHAT WE DO—AND WHY!

PREPARE + PROSPER

OUR PROGRAMS

Prepare + Prosper			
Tax Preparation & Financial Services	Money Mentors Financial Coaching	FAIR Banking	Advocacy

FREE TAX PREPARATION

- Every year tax credits lift more than 8.9 million people above federal poverty guideline
- P+P customers saved over $1.8 million in tax preparation fees in 2023
- IRS Volunteer Income Tax Assistance program operates nation-wide

PREPARE + PROSPER

TAX TIME FINANCIAL SERVICES

Tax time is a money moment when people can improve their finances.

PREPARE + PROSPER

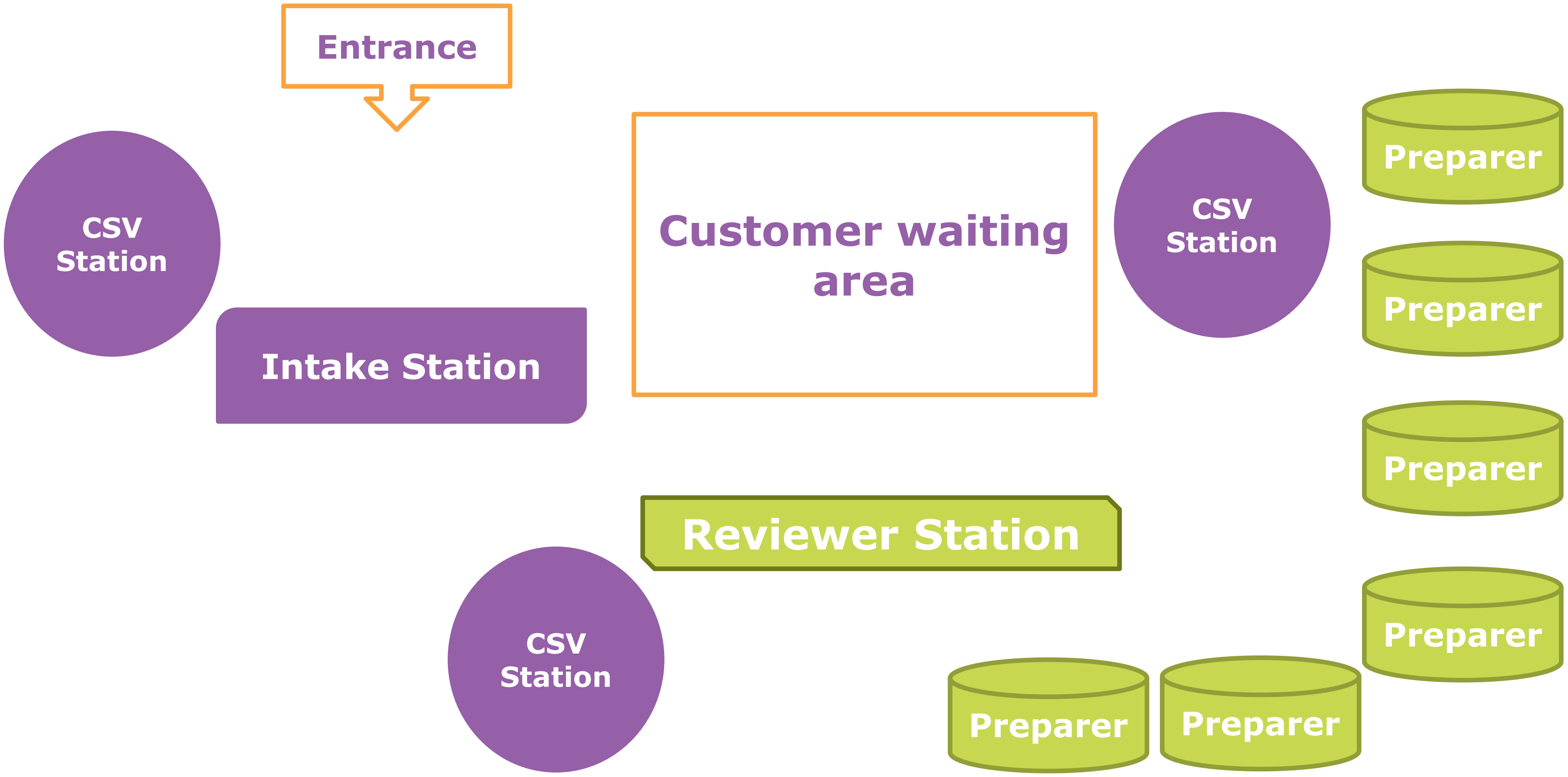
TAX CLINIC FLOW

PREPARE + PROSPER

TAX SEASON 2024 SERVICES

- In-person tax preparation
  - Operating at 8 locations in the Twin Cities
  - All services are by appointment
- Special focus programs
  - Self-employment program: taxpayers with self-employment income over $10,000 or complex situations
  - Remote Tax Preparation program: taxpayers living in group homes and nursing homes
- Do-It-Yourself Tax Preparation with support from P+P

TAX CLINIC FLOW



PREPARE + PROSPER

CSV ROLE IN PROCESS

Money Conversations and Financial Services

- Check-in + Screening
- Preparation
- Quality Review
- Checkout

CSV PRIORITIES

- Check-in and screen customers
  - Provide paperwork and quick tax screening
  - Match customers with preparers
- Offer financial services and referrals
  - Open prepaid debit cards
  - Discuss saving options
  - Make referrals
- Go through checkout procedures
  - Review final tax return with customer
  - Get tax return signatures

RESOURCES FOR CSVS

PREPARE + PROSPER

CSV Manual pages!

CSV MANUAL

- Training guide
- Check-in and screening process
- Checkout process
- Details about financial referrals and services

VOLUNTEER TRAINING SITE

- Volunteer training website: www.prepareandprosper.moodlecloud.com
- Copies of the training slides
- Access to self-paced trainings
  – Volunteer Standards of Conduct
  – Demystifying Credit Reports & Scores
  – And more!

KNOW YOUR TEAM

CSV
- Greeting
- Financial services & referrals
- Checkouts
- 1-2 per shift

Preparer
- Interview customers
- Prepare tax return
- 5-7 per shift

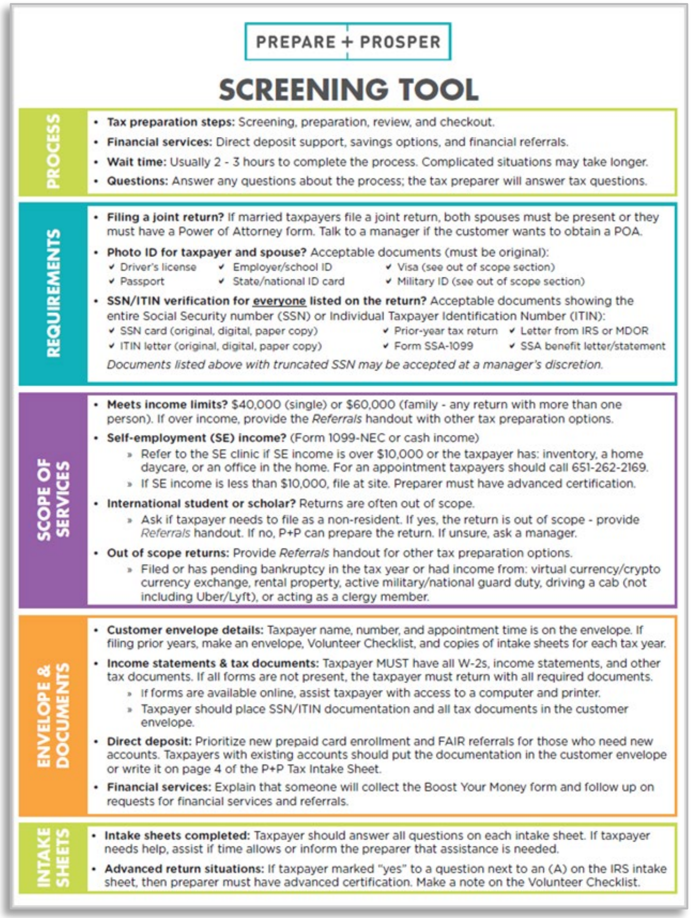
Reviewer
- Double check tax return
- Correct mistakes
- 2-3 per shift

Site Manager
- Pre-clinic Huddle
- Coordinate flow
- Answer questions
- 2 per shift

The Volunteer Resources Department is also an important part of your team!

SCREENING TOOL

- Tips and reminders on screening process
- Quick reference for common screening questions
- Matches the order of the screening checklist



PREPARE + PROSPER

SCREENING TOOL

PROCESS

- **Tax preparation steps:** Screening, preparation, review, and checkout.
- **Financial services:** Direct deposit support, savings options, and financial referrals.
- **Wait time:** Usually 2 - 3 hours to complete the process. Complicated situations may take longer.
- **Questions:** Answer any questions about the process; the tax preparer will answer tax questions.

REQUIREMENTS

- **Filing a joint return?** If married taxpayers file a joint return, both spouses must be present or they must have a Power of Attorney form. Talk to a manager if the customer wants to obtain a POA.
- **Photo ID for taxpayer and spouse?** Acceptable documents (must be original):
  - ✔ Driver's license ✔ Employer/school ID ✔ Visa (see out of scope section)
  - ✔ Passport ✔ State/national ID card ✔ Military ID (see out of scope section)
- **SSN/ITIN verification for everyone listed on the return?** Acceptable documents showing the entire Social Security number (SSN) or Individual Taxpayer Identification Number (ITIN):
  - ✔ SSN card (original, digital, paper copy) ✔ Prior-year tax return ✔ Letter from IRS or MDOR
  - ✔ ITIN letter (original, digital, paper copy) ✔ Form SSA-1099 ✔ SSA benefit letter/statement

Documents listed above with truncated SSN may be accepted at a manager's discretion.

SCOPE OF SERVICES

- **Meets income limits?** $40,000 (single) or $60,000 (family - any return with more than one person). If over income, provide the *Referrals* handout with other tax preparation options.
- **Self-employment (SE) income?** (Form 1099-NEC or cash income)
  - » Refer to the SE clinic if SE income is over $10,000 or the taxpayer has: inventory, a home daycare, or an office in the home. For an appointment taxpayers should call 651-262-2169.
  - » If SE income is less than $10,000, file at site. Preparer must have advanced certification.
- **International student or scholar?** Returns are often out of scope.
  - » Ask if taxpayer needs to file as a non-resident. If yes, the return is out of scope - provide *Referrals* handout. If no, P+P can prepare the return. If unsure, ask a manager.
- **Out of scope returns:** Provide *Referrals* handout for other tax preparation options.
  - » Filed or has pending bankruptcy in the tax year or had income from: virtual currency/crypto currency exchange, rental property, active military/national guard duty, driving a cab (not including Uber/Lyft), or acting as a clergy member.

ENVELOPE & DOCUMENTS

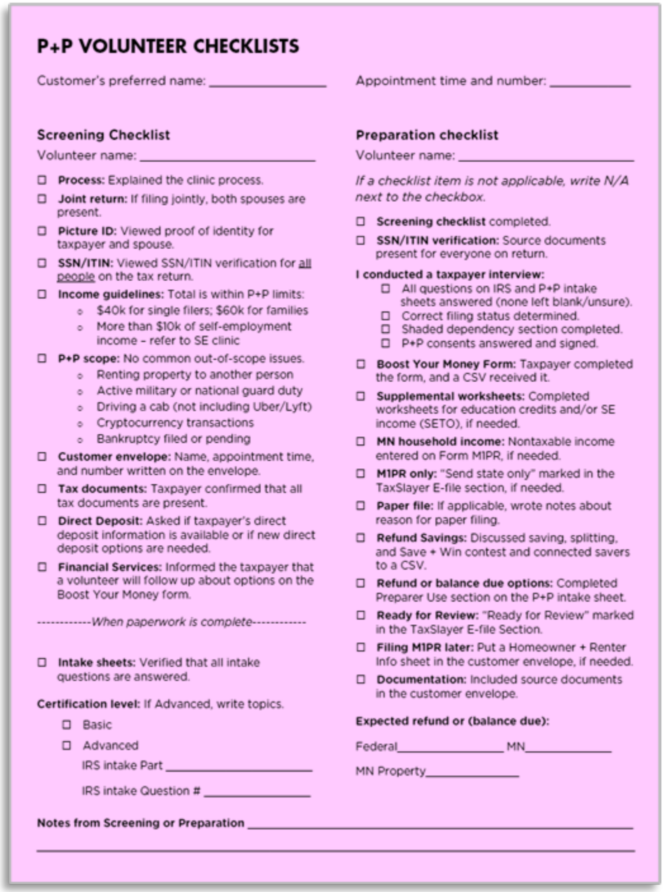
- **Customer envelope details:** Taxpayer name, number, and appointment time is on the envelope. If filing prior years, make an envelope, Volunteer Checklist, and copies of intake sheets for each tax year.
- **Income statements & tax documents:** Taxpayer MUST have all W-2s, income statements, and other tax documents. If all forms are not present, the taxpayer must return with all required documents.
  - » If forms are available online, assist taxpayer with access to a computer and printer.
  - » Taxpayer should place SSN/ITIN documentation and all tax documents in the customer envelope.
- **Direct deposit:** Prioritize new prepaid card enrollment and FAIR referrals for those who need new accounts. Taxpayers with existing accounts should put the documentation in the customer envelope or write it on page 4 of the P+P Tax Intake Sheet.
- **Financial services:** Explain that someone will collect the Boost Your Money form and follow up on requests for financial services and referrals.

INTAKE SHEETS

- **Intake sheets completed:** Taxpayer should answer all questions on each intake sheet. If taxpayer needs help, assist if time allows or inform the preparer that assistance is needed.
- **Advanced return situations:** If taxpayer marked "yes" to a question next to an (A) on the IRS intake sheet, then preparer must have advanced certification. Make a note on the Volunteer Checklist.

VOLUNTEER CHECKLISTS

- Guide for each stage of tax preparation
- Helps keep a consistent process
- Screening Checklist and Checkout Checklist usually done by CSVs



P+P VOLUNTEER CHECKLISTS

Customer's preferred name: ______________ Appointment time and number: __________

Screening Checklist

Volunteer name: ______________

- ☐ **Process:** Explained the clinic process.
- ☐ **Joint return:** If filing jointly, both spouses are present.
- ☐ **Picture ID:** Viewed proof of identity for taxpayer and spouse.
- ☐ **SSN/ITIN:** Viewed SSN/ITIN verification for all people on the tax return.
- ☐ **Income guidelines:** Total is within P+P limits:
  - $40k for single filers; $60k for families
  - More than $10k of self-employment income - refer to SE clinic
- ☐ **P+P scope:** No common out-of-scope issues.
  - Renting property to another person
  - Active military or national guard duty
  - Driving a cab (not including Uber/Lyft)
  - Cryptocurrency transactions
  - Bankruptcy filed or pending
- ☐ **Customer envelope:** Name, appointment time, and number written on the envelope.
- ☐ **Tax documents:** Taxpayer confirmed that all tax documents are present.
- ☐ **Direct Deposit:** Asked if taxpayer's direct deposit information is available or if new direct deposit options are needed.
- ☐ **Financial Services:** Informed the taxpayer that a volunteer will follow up about options on the Boost Your Money form.

------------*When paperwork is complete*------------

- ☐ **Intake sheets:** Verified that all intake questions are answered.

Certification level: If Advanced, write topics.

- ☐ Basic
- ☐ Advanced

IRS intake Part ______________

IRS intake Question # ______________

Preparation checklist

Volunteer name: ______________

If a checklist item is not applicable, write N/A next to the checkbox.

- ☐ **Screening checklist** completed.
- ☐ **SSN/ITIN verification:** Source documents present for everyone on return.

I conducted a taxpayer interview:

- ☐ All questions on IRS and P+P intake sheets answered (none left blank/unsure).
- ☐ Correct filing status determined.
- ☐ Shaded dependency section completed.
- ☐ P+P consents answered and signed.

- ☐ **Boost Your Money Form:** Taxpayer completed the form, and a CSV received it.
- ☐ **Supplemental worksheets:** Completed worksheets for education credits and/or SE income (SETO), if needed.
- ☐ **MN household income:** Nontaxable income entered on Form M1PR, if needed.
- ☐ **M1PR only:** "Send state only" marked in the TaxSlayer E-file section, if needed.
- ☐ **Paper file:** If applicable, wrote notes about reason for paper filing.
- ☐ **Refund Savings:** Discussed saving, splitting, and Save + Win contest and connected savers to a CSV.
- ☐ **Refund or balance due options:** Completed Preparer Use section on the P+P intake sheet.
- ☐ **Ready for Review:** "Ready for Review" marked in the TaxSlayer E-file Section.
- ☐ **Filing M1PR later:** Put a Homeowner + Renter Info sheet in the customer envelope, if needed.
- ☐ **Documentation:** Included source documents in the customer envelope.

Expected refund or (balance due):

Federal______________ MN______________

MN Property______________

Notes from Screening or Preparation ______________

SAMPLE APPOINTMENT LIST

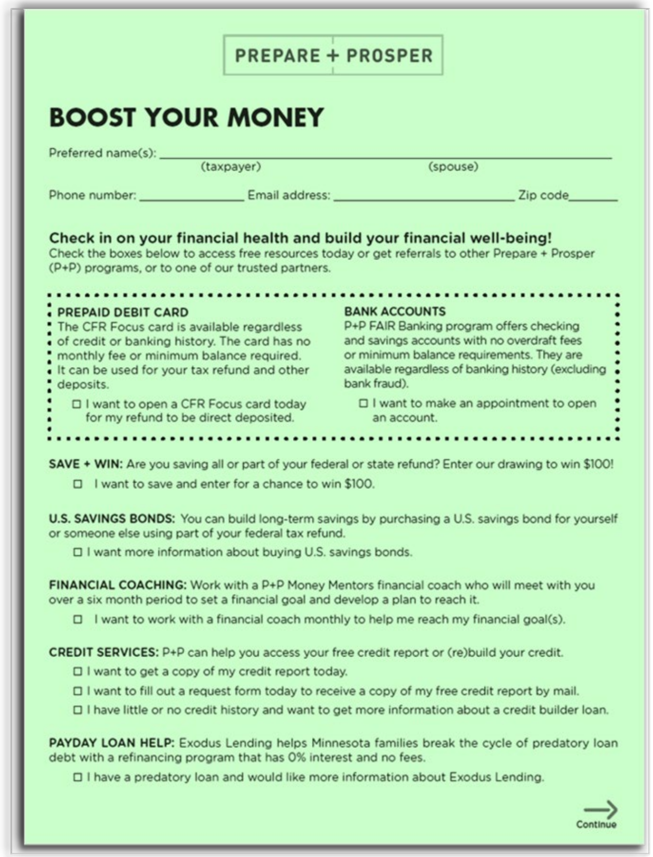
CUSTOMER SIGN-IN SHEET P + P

Appt Time	Customer Name(s)	Online Intake	Number	Check-in Time	Viewed Photo ID	Viewed SSN/ITIN	Comments	Screener Initials	Needs FS?	Preparer Name	Check-out Time
5:45 PM	Kat Smith	X	1	5:30	Yes	yes		~	yes	John P	
5:45 PM	Yani Gorman		2	5:32	yes	Yes	advanced return	~		Cheryl B	
5:45 PM	Anabel Presidio		4	5:50	X	X					
5:45 PM	Zack Foster		5	5:55	X	X					
5:45 PM	Samuel Roonie		3	5:41	yes	yes		~		Sean T	
6:00 PM	Rikki Marulanza	X	2	6:02			Needs to print a W2.		y		
6:00 PM	Amara Hassan	X	1	5:45					?		
6:00 PM	Eman Lubega										
6:30 PM	Dominique Gore										
6:30 PM	Rose & Steve Nye		1	6pm			Steve coming at 7pm, Rose has all the paperwork.				
6:45 PM	Ka Vang	X							Yes		

CSV Manual pg. 13
and 48-49

BOOST YOUR MONEY FORM

- Overview of financial services and referrals
- Way for customer to show interest
- CSV picks up the completed form from customers



PREPARE + PROSPER

BOOST YOUR MONEY

Preferred name(s): ______________________ (taxpayer) ______________________ (spouse)

Phone number: ____________ Email address: ______________________ Zip code______

Check in on your financial health and build your financial well-being!
Check the boxes below to access free resources today or get referrals to other Prepare + Prosper (P+P) programs, or to one of our trusted partners.

PREPAID DEBIT CARD
The CFR Focus card is available regardless of credit or banking history. The card has no monthly fee or minimum balance required. It can be used for your tax refund and other deposits.
☐ I want to open a CFR Focus card today for my refund to be direct deposited.

BANK ACCOUNTS
P+P FAIR Banking program offers checking and savings accounts with no overdraft fees or minimum balance requirements. They are available regardless of banking history (excluding bank fraud).
☐ I want to make an appointment to open an account.

SAVE + WIN: Are you saving all or part of your federal or state refund? Enter our drawing to win $100!
☐ I want to save and enter for a chance to win $100.

U.S. SAVINGS BONDS: You can build long-term savings by purchasing a U.S. savings bond for yourself or someone else using part of your federal tax refund.
☐ I want more information about buying U.S. savings bonds.

FINANCIAL COACHING: Work with a P+P Money Mentors financial coach who will meet with you over a six month period to set a financial goal and develop a plan to reach it.
☐ I want to work with a financial coach monthly to help me reach my financial goal(s).

CREDIT SERVICES: P+P can help you access your free credit report or (re)build your credit.
☐ I want to get a copy of my credit report today.
☐ I want to fill out a request form today to receive a copy of my free credit report by mail.
☐ I have little or no credit history and want to get more information about a credit builder loan.

PAYDAY LOAN HELP: Exodus Lending helps Minnesota families break the cycle of predatory loan debt with a refinancing program that has 0% interest and no fees.
☐ I have a predatory loan and would like more information about Exodus Lending.

Continue

CHECK-IN

CUSTOMER SIGN-IN SHEET

Appt Time	Customer Name	Number	Check-in Time	Viewed Photo ID	Viewed SSN or ITIN	Comments	Screener Initials	Preparer Name	Check-out Time
5:30 PM	Kat Smith	1	5:15	X	X		~	John P.	
5:30 PM	Yani Gorman	2	5:17	X	X	has 2020 and 2021 returns	~	Cheryl B.	
5:30 PM	Anabel Presidio	4	5:21	yes	yes				
5:30 PM	Zack Foster	5	5:30	X	X				
5:30 PM	Samuel Roonie	3	5:20	yes	yes	CRP only	~	Sean T.	
5:30 PM	Rikki Marulanza	7	5:35	X	X				
5:30 PM	Amara Hassan	6	5:31	X	X				

PREPARE + PROSPER

ACUITY SCHEDULING

- P+P system for scheduling appointments
  - Allows for online scheduling
  - Sends appointment confirmations and reminders
- Work with a manager to:
  - Get the appointment list from Acuity
  - Look up customer appointments
- Customer service team staff will schedule most appointments
  - Appointments open every other Monday
  - Booking out two weeks in advance

Acuity Scheduling
A SQUARESPACE COMPANY

CUSTOMER NUMBERING SYSTEM

Appt Time	Customer Name(s)	Online Intake	Number	Check-in Time	Viewed Photo ID	Viewed SSN/ITIN	Comments
5:45	Kat Smith	X	1	5:30	Yes	yes	
5:45	Yani Gorman		2	5:32	yes	Yes	advanced return
5:45	Anabel Presidio		4	5:50	X	X	
5:45	Zack Foster		5	5:55	X	X	
5:45	Samuel Roonie		3	5:41	yes	yes	
6:00	Rikki Marulanza	X	2	6:02			Needs to print a W2.
6:00	Amara Hassan	X	1	5:45			
6:00	Eman Lubega						
6:30	Dominique Gore						
6:30	Rose & Steve Nye		1	6pm			Steve coming at 7pm, Rose has the paperwork.
6:45	Ka Vang	X					

Kat: 5:45 - 1

Rikki: 6:00 - 2

Rose: 6:30 - 1

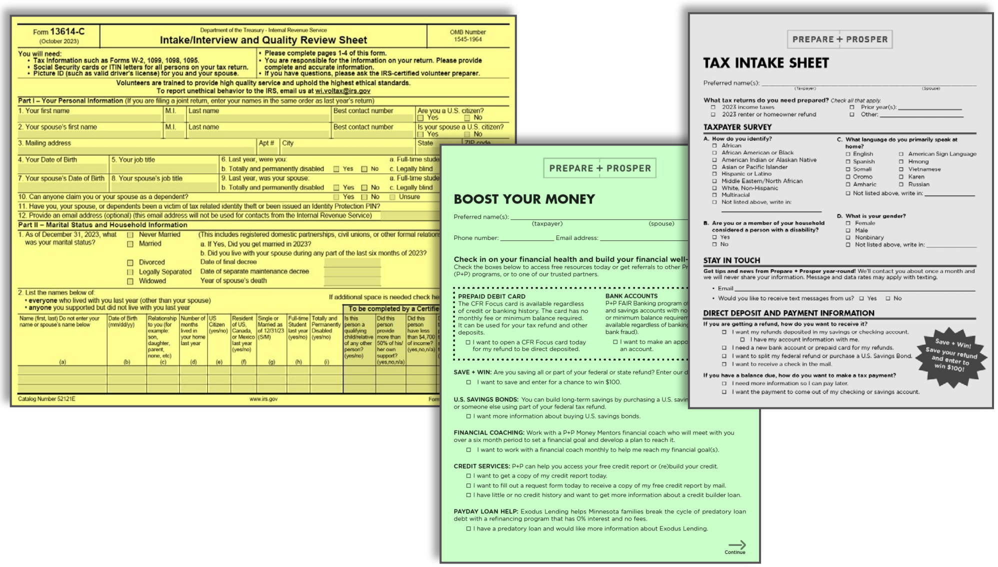
SCHEDULER NOTES

- Notes about an appointment may print on the customer sign-in sheet
- Special situations for notes may include:
  - Multiple years of returns
  - Interpreter needed
  - ITIN application
  - Power of Attorney
  - Self-employment details
  - Amended return

COMMON CHECK-IN ISSUES

- No appointment?
  - Ask a manager about capacity for a walk-in customer
  - Provide a brochure to assist with scheduling
  - Help with scheduling if appointments are open online
- Appointment not on the list?
  - May be scheduled for another date
  - Work with a manager to search in Acuity
- More than 15 minutes late for an appointment?
  - Ask a manager if the customer can be seen

INTAKE PAPERWORK



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CUSTOMER PAPERWORK OPTIONS

- Online
  - Intake paperwork is emailed to the customer with their appointment confirmation
  - Manager must print out intake packets filled out online

- Onsite
  - CSV provides the customer with paper forms at the tax site

CUSTOMER ENVELOPE

PREPARE + PROSPER

2610 UNIVERSITY AVE. W. SUITE 450
ST. PAUL, MN 55114
phone: 651-287-0187 fax: 651-287-0190
www.prepareandprosper.org

Customer name: / Nombre del cliente: Phil Jones

Tax year: / Año tributario: 2022

Customer number: / Número del cliente: 5:30-4

REFUND OR (AMOUNT DUE) | REEMBOLSO O (MONTO A PAGAR)

$_____________ Federal

$_____________ Minnesota

$_____________ Renter/Homeowner
Inquilino/Dueño de casa

WHEN WILL I GET MY REFUND? | ¿CUÁNDO RECIBIRÉ MI REEMBOLSO?

Every return is different so processing times will vary. Most federal refunds are issued within 21 days if you e-filed with direct deposit. Generally, renters receive refunds in July or August and homeowners in September or October. **Some returns require additional review from the IRS and Minnesota Revenue.**

Cada declaración es diferente, por lo tanto el tiempo de procesamiento puede variar. La mayoría de las declaraciones federales se emiten dentro de 21 días si presentó su declaración electrónicamente y con depósito directo. Generalmente, los inquilinos reciben sus reembolsos en julio o agosto y los dueños de casa en septiembre u octubre. **Algunas declaraciónes requieren una revisión adicional de parte del IRS y Minnesota Revenue.**

CHECK YOUR REFUND STATUS | VERIFIQUE EL ESTATUS DE SU REEMBOLSO

Federal

Check your refund status using Where's My Refund at 1-800-829-1954, www.irs.gov, or download the IRS2GO mobile app.

Revise el estado de su reembolso usando Where's My Refund (Dónde está mi reembolso) al 1-800-829-1954, www.irs.gov, o descargue la aplicación móvil IRS2GO.

Minnesota and Renter/Homeowner | Minnesota y Inquilino/Dueño de casa

Check your refund status using Where's My Refund at 651-296-4444 or www.revenue.state.mn.us. You can check your renter/homeowner refund status starting in July.

Revise el estado de su reembolso usando Where's My Refund al 651-296-4444 o www.revenue.state.mn.us. Puede revisar el estado de su reembolso de inquilino o dueño de casa a partir de julio.

INTERNAL REVENUE SERVICE

Questions | Preguntas: 1-800-829-1040

TTY: 1-800-829-4059

For in-person assistance | Para asistencia en persona:

Call 844-545-5640 to schedule an appointment.
Llame al 844-545-5640 para programar una cita previa.

1550 American Blvd. #700
Bloomington, MN 55425

430 N. Wabasha St.
St. Paul, MN 55101

MINNESOTA REVENUE

Questions | Preguntas: 651-296-3781

TTY: Call 711 for MN Relay | Llame al 711 para servicios Relay MN

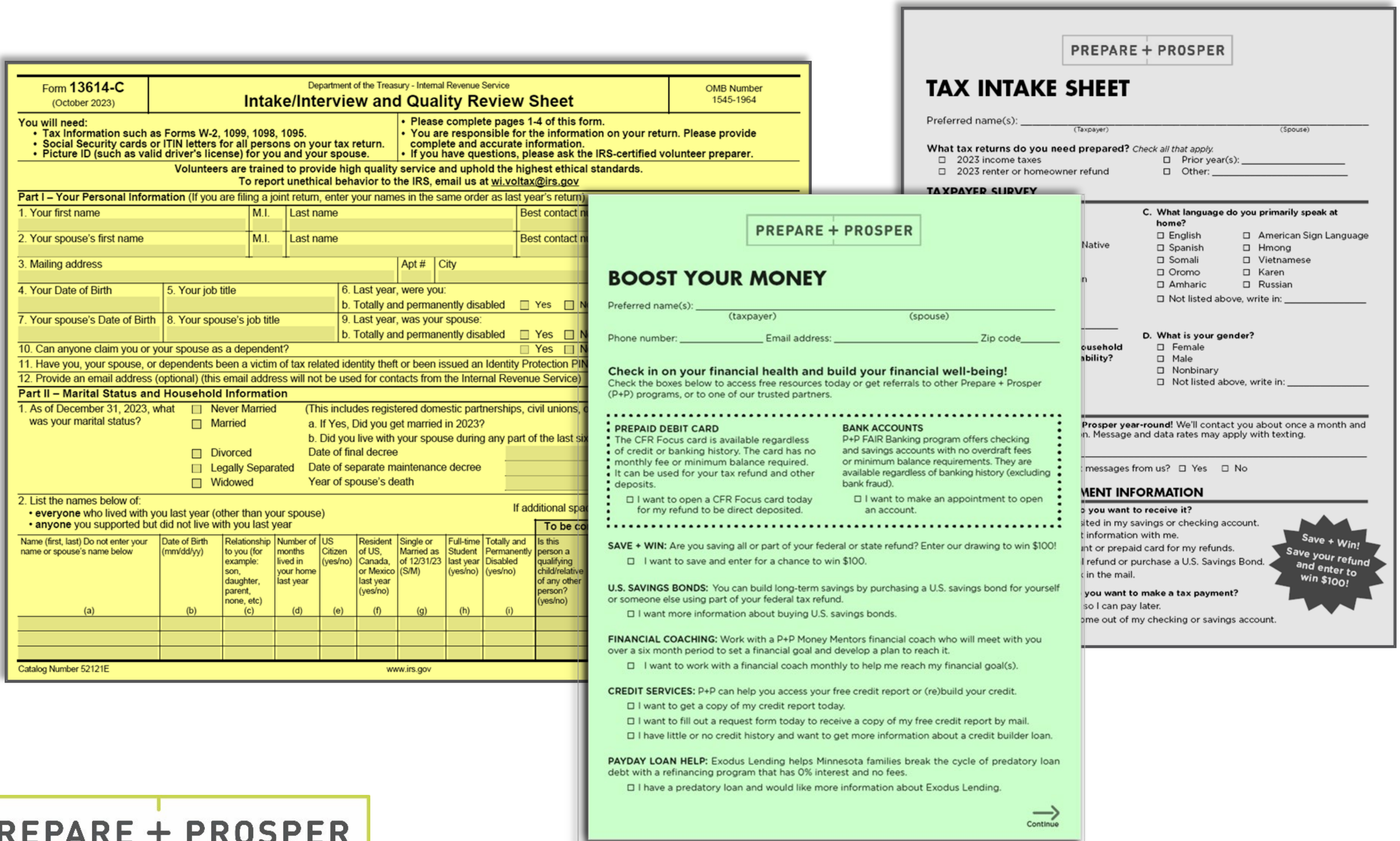
For in-person assistance | Para asistencia en persona:

600 North Robert St.
St. Paul, MN 55101

Monday - Friday | lunes - viernes
8 a.m. - 4:30 p.m.

NOTES:

INTAKE PAPERWORK


Form 13614-C (October 2023)
Department of the Treasury - Internal Revenue Service
Intake/Interview and Quality Review Sheet
OMB Number 1545-1964

You will need:
- Tax Information such as Forms W-2, 1099, 1098, 1095.
- Social Security cards or ITIN letters for all persons on your tax return.
- Picture ID (such as valid driver's license) for you and your spouse.

- Please complete pages 1-4 of this form.
- You are responsible for the information on your return. Please provide complete and accurate information.
- If you have questions, please ask the IRS-certified volunteer preparer.

Volunteers are trained to provide high quality service and uphold the highest ethical standards.
To report unethical behavior to the IRS, email us at wi.voltax@irs.gov

Part I – Your Personal Information (If you are filing a joint return, enter your names in the same order as last year's return)
1. Your first name | M.I. | Last name | Best contact n
2. Your spouse's first name | M.I. | Last name | Best contact n
3. Mailing address | Apt # | City
4. Your Date of Birth | 5. Your job title | 6. Last year, were you: b. Totally and permanently disabled ☐ Yes ☐ N
7. Your spouse's Date of Birth | 8. Your spouse's job title | 9. Last year, was your spouse: b. Totally and permanently disabled ☐ Yes ☐ N
10. Can anyone claim you or your spouse as a dependent? ☐ Yes ☐ N
11. Have you, your spouse, or dependents been a victim of tax related identity theft or been issued an Identity Protection PIN
12. Provide an email address (optional) (this email address will not be used for contacts from the Internal Revenue Service)

Part II – Marital Status and Household Information
1. As of December 31, 2023, what was your marital status?
☐ Never Married (This includes registered domestic partnerships, civil unions, o
☐ Married a. If Yes, Did you get married in 2023?
b. Did you live with your spouse during any part of the last si
☐ Divorced Date of final decree
☐ Legally Separated Date of separate maintenance decree
☐ Widowed Year of spouse's death

2. List the names below of:
- everyone who lived with you last year (other than your spouse)
- anyone you supported but did not live with you last year

If additional spa

Name (first, last) Do not enter your name or spouse's name below (a)	Date of Birth (mm/dd/yy) (b)	Relationship to you (for example: son, daughter, parent, none, etc) (c)	Number of months lived in your home last year (d)	US Citizen (yes/no) (e)	Resident of US, Canada, or Mexico last year (yes/no) (f)	Single or Married as of 12/31/23 (S/M) (g)	Full-time Student last year (yes/no) (h)	Totally and Permanently Disabled (yes/no) (i)	To be co — Is this person a qualifying child/relative of any other person? (yes/no)

Catalog Number 52121E www.irs.gov

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TAX INTAKE SHEET
Preferred name(s): (Taxpayer) (Spouse)
What tax returns do you need prepared? Check all that apply.
☐ 2023 income taxes ☐ Prior year(s):
☐ 2023 renter or homeowner refund ☐ Other:
TAXPAYER SURVEY
Native
C. What language do you primarily speak at home?
☐ English ☐ American Sign Language
☐ Spanish ☐ Hmong
☐ Somali ☐ Vietnamese
☐ Oromo ☐ Karen
☐ Amharic ☐ Russian
☐ Not listed above, write in:
ousehold ability?
D. What is your gender?
☐ Female
☐ Male
☐ Nonbinary
☐ Not listed above, write in:
Prosper year-round! We'll contact you about once a month and n. Message and data rates may apply with texting.
messages from us? ☐ Yes ☐ No
MENT INFORMATION
you want to receive it?
sited in my savings or checking account.
t information with me.
nt or prepaid card for my refunds.
l refund or purchase a U.S. Savings Bond.
in the mail.
you want to make a tax payment?
so I can pay later.
ome out of my checking or savings account.
Save + Win! Save your refund and enter to win $100!

PREPARE + PROSPER
BOOST YOUR MONEY
Preferred name(s): (taxpayer) (spouse)
Phone number: Email address: Zip code
Check in on your financial health and build your financial well-being!
Check the boxes below to access free resources today or get referrals to other Prepare + Prosper (P+P) programs, or to one of our trusted partners.

PREPAID DEBIT CARD
The CFR Focus card is available regardless of credit or banking history. The card has no monthly fee or minimum balance required. It can be used for your tax refund and other deposits.
☐ I want to open a CFR Focus card today for my refund to be direct deposited.

BANK ACCOUNTS
P+P FAIR Banking program offers checking and savings accounts with no overdraft fees or minimum balance requirements. They are available regardless of banking history (excluding bank fraud).
☐ I want to make an appointment to open an account.

SAVE + WIN: Are you saving all or part of your federal or state refund? Enter our drawing to win $100!
☐ I want to save and enter for a chance to win $100.

U.S. SAVINGS BONDS: You can build long-term savings by purchasing a U.S. savings bond for yourself or someone else using part of your federal tax refund.
☐ I want more information about buying U.S. savings bonds.

FINANCIAL COACHING: Work with a P+P Money Mentors financial coach who will meet with you over a six month period to set a financial goal and develop a plan to reach it.
☐ I want to work with a financial coach monthly to help me reach my financial goal(s).

CREDIT SERVICES: P+P can help you access your free credit report or (re)build your credit.
☐ I want to get a copy of my credit report today.
☐ I want to fill out a request form today to receive a copy of my free credit report by mail.
☐ I have little or no credit history and want to get more information about a credit builder loan.

PAYDAY LOAN HELP: Exodus Lending helps Minnesota families break the cycle of predatory loan debt with a refinancing program that has 0% interest and no fees.
☐ I have a predatory loan and would like more information about Exodus Lending.

Continue

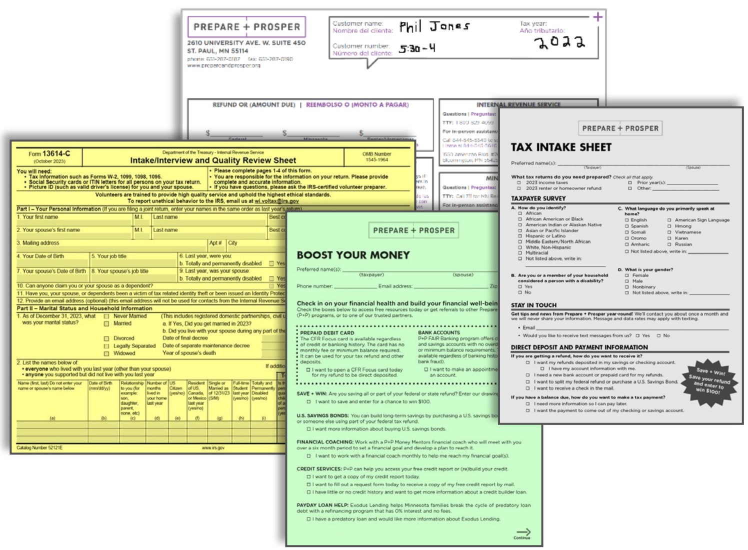
PREPARE + PROSPER

REQUIRED INTAKE PAPERWORK

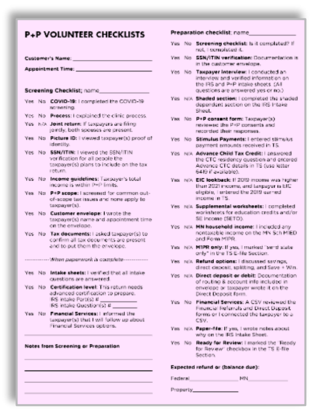
P+P Tax Intake	P+P supplemental form to collect Minnesota tax information
Form 13614-C	IRS Intake/Interview & Quality Sheet, which is mandatory for all taxpayers at VITA sites
Boost Your Money Form	P+P supplemental form to match customers with desired financial services and referrals

PAPERWORK AFTER CHECK-IN

- The customer keeps:
  - Envelope
  - IRS intake
  - P+P intake
  - Boost Your Money form



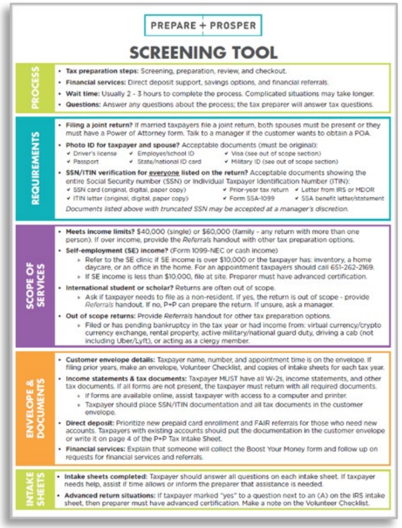
- Keep the checklist sheet at the intake station
  - Make sure to write in the name and number
- Easy to see who is next to be paired with a preparer
- Pass the checklists to the preparer



10 MINUTE BREAK

PREPARE + PROSPER

SCREENING PROCESS


PREPARE + PROSPER

SCREENING TOOL

PROCESS

- **Tax preparation steps:** Screening, preparation, review, and checkout.
- **Financial services:** Direct deposit support, savings options, and financial referrals.
- **Wait time:** Usually 2 - 3 hours to complete the process. Complicated situations may take longer.
- **Questions:** Answer any questions about the process; the tax preparer will answer tax questions.

REQUIREMENTS

- **Filing a joint return?** If married taxpayers file a joint return, both spouses must be present or they must have a Power of Attorney form. Talk to a manager if the customer wants to obtain a POA.
- **Photo ID for taxpayer and spouse?** Acceptable documents (must be original):
  - ✔ Driver's license
  - ✔ Employer/school ID
  - ✔ Visa (see out of scope section)
  - ✔ Passport
  - ✔ State/national ID card
  - ✔ Military ID (see out of scope section)
- **SSN/ITIN verification for <u>everyone</u> listed on the return?** Acceptable documents showing the entire Social Security number (SSN) or Individual Taxpayer Identification Number (ITIN):
  - ✔ SSN card (original, digital, paper copy)
  - ✔ Prior-year tax return
  - ✔ Letter from IRS or MDOR
  - ✔ ITIN letter (original, digital, paper copy)
  - ✔ Form SSA-1099
  - ✔ SSA benefit letter/statement

  Documents listed above with truncated SSN may be accepted at a manager's discretion.

SCOPE OF SERVICES

- **Meets income limits?** $40,000 (single) or $60,000 (family - any return with more than one person). If over income, provide the *Referrals* handout with other tax preparation options.
- **Self-employment (SE) income?** (Form 1099-NEC or cash income)
  - » Refer to the SE clinic if SE income is over $10,000 or the taxpayer has: inventory, a home daycare, or an office in the home. For an appointment taxpayers should call 651-262-2169.
  - » If SE income is less than $10,000, file at site. Preparer must have advanced certification.
- **International student or scholar?** Returns are often out of scope.
  - » Ask if taxpayer needs to file as a non-resident. If yes, the return is out of scope - provide *Referrals* handout. If no, P+P can prepare the return. If unsure, ask a manager.
- **Out of scope returns:** Provide *Referrals* handout for other tax preparation options.
  - » Filed or has pending bankruptcy in the tax year or had income from: virtual currency/crypto currency exchange, rental property, active military/national guard duty, driving a cab (not including Uber/Lyft), or acting as a clergy member.

ENVELOPE & DOCUMENTS

- **Customer envelope details:** Taxpayer name, number, and appointment time is on the envelope. If filing prior years, make an envelope, Volunteer Checklist, and copies of intake sheets for each tax year.
- **Income statements & tax documents:** Taxpayer MUST have all W-2s, income statements, and other tax documents. If all forms are not present, the taxpayer must return with all required documents.
  - » If forms are available online, assist taxpayer with access to a computer and printer.
  - » Taxpayer should place SSN/ITIN documentation and all tax documents in the customer envelope.
- **Direct deposit:** Prioritize new prepaid card enrollment and FAIR referrals for those who need new accounts. Taxpayers with existing accounts should put the documentation in the customer envelope or write it on page 4 of the P+P Tax Intake Sheet.
- **Financial services:** Explain that someone will collect the Boost Your Money form and follow up on requests for financial services and referrals.

INTAKE SHEETS

- **Intake sheets completed:** Taxpayer should answer all questions on each intake sheet. If taxpayer needs help, assist if time allows or inform the preparer that assistance is needed.
- **Advanced return situations:** If taxpayer marked "yes" to a question next to an (A) on the IRS intake sheet, then preparer must have advanced certification. Make a note on the Volunteer Checklist.

PREPARE + PROSPER

SCREENING CHECKLIST

- ❑ **Process:** Explained the clinic process.
- ❑ **Joint return:** If filing jointly, both spouses are present.
- ❑ **Picture ID:** Viewed proof of identity for taxpayer and spouse.
- ❑ **SSN/ITIN:** Viewed SSN/ITIN verification for all people on the tax return.
- ❑ **Income guidelines:** Total is within P+P limits:
  - $40k for single filers; $60k for families
  - More than $10k of self-employment income – refer to SE clinic
- ❑ **P+P scope:** No common out-of-scope issues.
  - Renting property to another person
  - Active military or national guard duty
  - Driving a cab (not including Uber/Lyft)
  - Cryptocurrency transactions
  - Bankruptcy filed or pending
- ❑ **Customer envelope:** Name, appointment time, and number written on the envelope

- ❑ **Tax documents**: Taxpayer confirmed that all tax documents are present.
- ❑ **Direct Deposit:** Asked if taxpayer's direct deposit information is available or if new direct deposit options are needed.
- ❑ **Financial Services:** Informed the taxpayer that a volunteer will follow up about options on the Boost Your Money form.

---------When paperwork is complete--------

- ❑ **Intake sheets:** Verified that all intake questions are answered.

Certification level: If Advanced, write topics.

- ❑ Basic
- ❑ Advanced

  IRS intake Part ____________________

  IRS intake Question # ____________

PROCESS OVERVIEW

Full preparation and review process takes 2-3 hours.

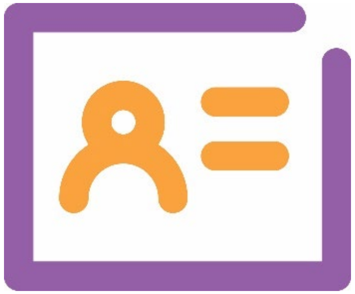
1. Customer arrives for appointment
2. CSV completes a brief screening
3. Preparer does tax interview and prep
4. CSV checks in about financial services
5. Customer returns to waiting area during review
6. CSV provides the final return and gets signatures

FILING JOINTLY

- Both spouses must be present to file a joint tax return
- Cannot print out a tax return for one spouse to take home for signatures
- Exceptions:
  - Power of Attorney allowing one spouse to file taxes and sign tax returns for the other spouse
  - One spouse will arrive later during the appointment

PICTURE ID TO VERIFY IDENTITY

- Driver's license
- Passport/visa
- Employer/school ID
- Military ID
- State/national ID



PREPARE + PROSPER

TAXPAYER ID NUMBER VERIFICATION

- Prior year return
- *Original, digital image or paper copy of* Social Security card or ITIN letter or card
- Form SSA-1099
- IRS or MN Department of Revenue letter
- SSA benefit statement
- Letter from SSA with truncated SSN

WHAT IS AN ITIN?

- The IRS issues Individual Taxpayer Identification Numbers
  - IRS ITIN Letter is the source document for an ITIN
- Nonresidents and others living in the U.S. who file a tax return, but are not eligible for a Social Security number apply for an ITIN
- P+P is a Certified Acceptance Agent and staff at the main office can assist with ITIN applications

P+P INCOME GUIDELINES

$40,000 or less for single taxpayer

$60,000 or less for families

SCOPE OF SERVICE

- P+P does limited types of tax returns
  - Scope is set by the IRS for all VITA programs
- CSVs screen for some common out-of-scope issues
  - Use the Screening Tool
  - Ask a manager for help when needed
- Preparers have detailed scope charts

SCOPE OF SERVICES

- **Meets income limits?** $40,000 (single) or $60,000 (family - any return with more than one person). If over income, provide the *Referrals* handout with other tax preparation options.
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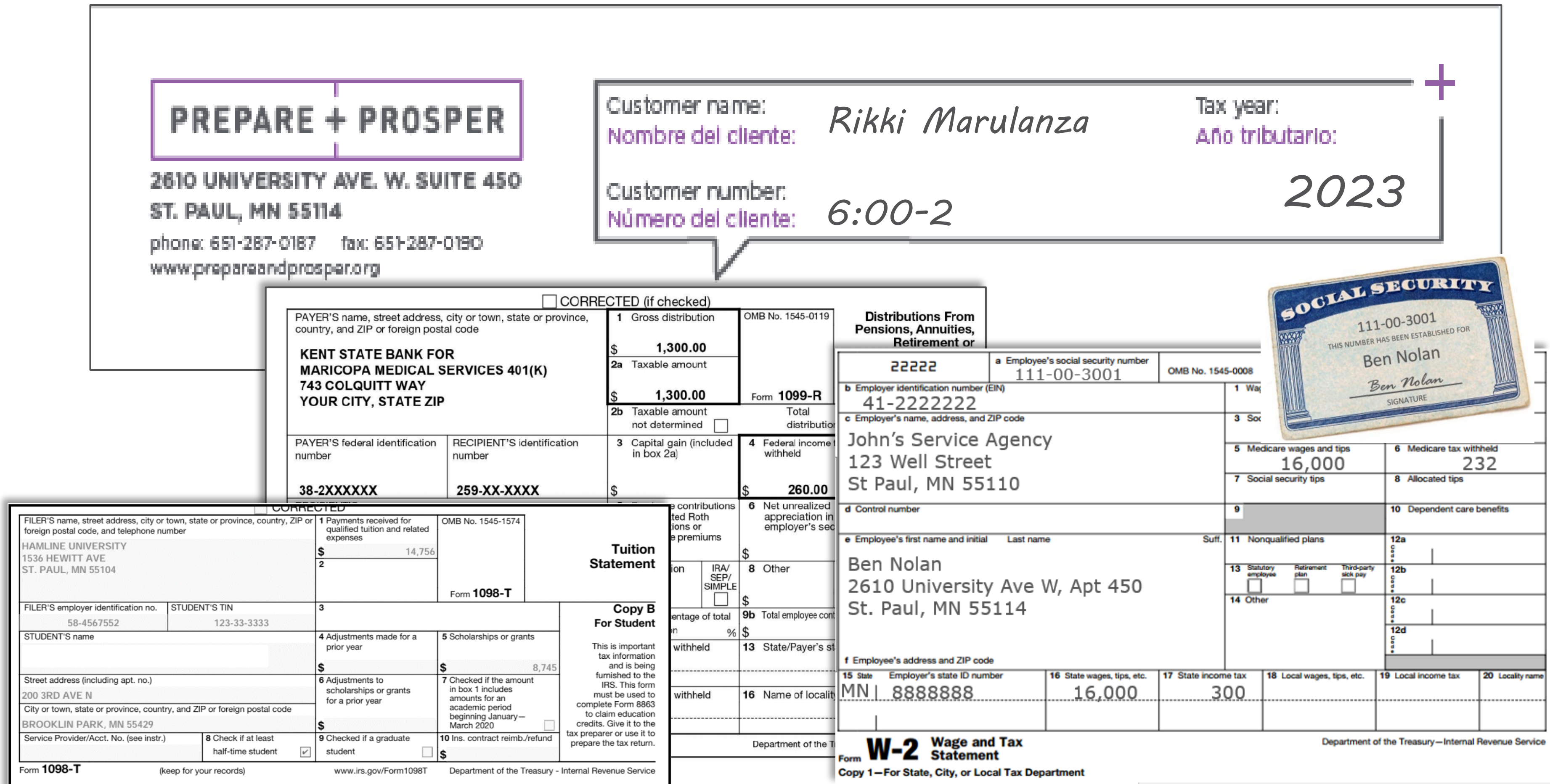
CUSTOMER ENVELOPE AND TAX DOCUMENTS



MISSING DOCUMENTS

- Customers may not bring all required tax forms and identity verification
- Option to get onsite:
  - Use a P+P computer to access and print
  - Use the QR code to securely upload documents or photos from a phone – manager will print

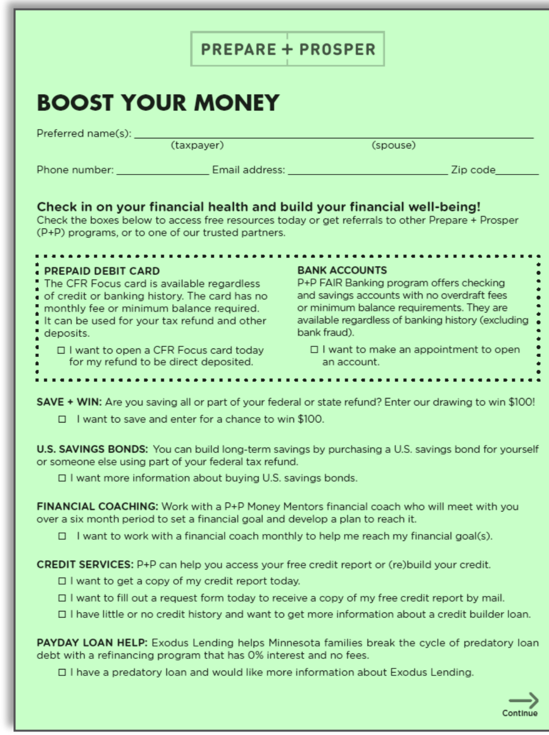
DIRECT DEPOSIT

- Encourage customers to use direct deposit
  - Use existing accounts
  - Share new account options
- Make sure there is documentation of routing and account numbers
  - A printout or account card
  - Written on the P+P Tax Intake form
  - Help someone access online banking

Paper Checks: Some people want or need to get a refund check. That's OK!

FINANCIAL SERVICES FOLLOW UP

I'll follow up with you a little later about the free resources on the Boost Your Money form.


PREPARE + PROSPER

BOOST YOUR MONEY

Preferred name(s): ______________ (taxpayer) ______________ (spouse)

Phone number: __________ Email address: ______________ Zip code______

Check in on your financial health and build your financial well-being!
Check the boxes below to access free resources today or get referrals to other Prepare + Prosper (P+P) programs, or to one of our trusted partners.

PREPARED DEBIT CARD
The CFR Focus card is available regardless of credit or banking history. The card has no monthly fee or minimum balance required. It can be used for your tax refund and other deposits.
- ☐ I want to open a CFR Focus card today for my refund to be direct deposited.

BANK ACCOUNTS
P+P FAIR Banking program offers checking and savings accounts with no overdraft fees or minimum balance requirements. They are available regardless of banking history (excluding bank fraud).
- ☐ I want to make an appointment to open an account.

SAVE + WIN: Are you saving all or part of your federal or state refund? Enter our drawing to win $100!
- ☐ I want to save and enter for a chance to win $100.

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- ☐ I want more information about buying U.S. savings bonds.

FINANCIAL COACHING: Work with a P+P Money Mentors financial coach who will meet with you over a six month period to set a financial goal and develop a plan to reach it.
- ☐ I want to work with a financial coach monthly to help me reach my financial goal(s).

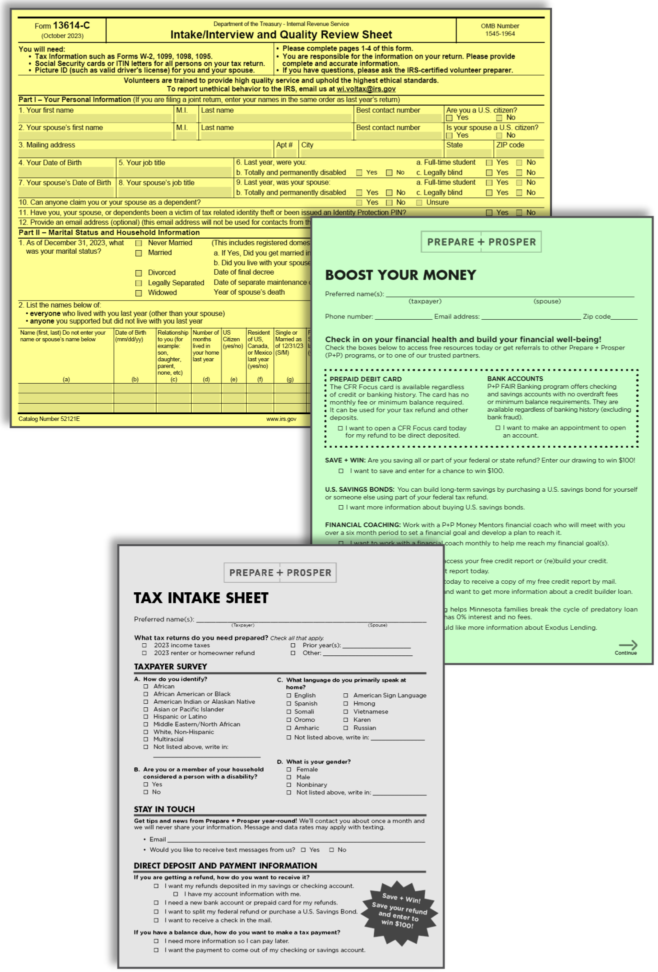
CREDIT SERVICES: P+P can help you access your free credit report or (re)build your credit.
- ☐ I want to get a copy of my credit report today.
- ☐ I want to fill out a request form today to receive a copy of my free credit report by mail.
- ☐ I have little or no credit history and want to get more information about a credit builder loan.

PAYDAY LOAN HELP: Exodus Lending helps Minnesota families break the cycle of predatory loan debt with a refinancing program that has 0% interest and no fees.
- ☐ I have a predatory loan and would like more information about Exodus Lending.

Continue

INTAKE PAPERWORK SCREENING

- Ensure all questions are answered
- Help the customer finish if time permits
- Preparers can help with unsure answers



ADVANCED CERTIFICATION RETURNS

Situations with an (A) next to the question require the preparer to have advanced tax law certification.

Pay attention to which preparers on your shift are advanced certified!

Page 2

Check appropriate box for each question in each section

Yes	o	Unsure	Part III - Income – Last Year, Did You (or Your Spouse) Receive
			1. (B) V ages or Salary? (Form W-2) **If yes, how many jobs did you have last year?**
			2. (A) T p Income?
			3. (B) S holarships? (Forms W-2, 1098-T)
			4. (B) I erest/Dividends from: checking/savings accounts, bonds, CDs, brokerage? (Forms 1099-INT, 1099-DIV)
			5. (B) F fund of state/local income taxes? (Form 1099-G)
			6. (B) A mony income or separate maintenance payments?
			7. (A) S lf-Employment income? (Forms 1099-MISC, 1099-NEC, 1099-K, cash, digital assets, or other property or services)
			8. (A) C sh/check/digital assets, or other property or services for any work performed not reported on Forms W-2 or 1099?
			9. (A) I come (or loss) from the sale or exchange of stocks, bonds, digital assets or real estate? (including your home) (Forms 1099-S, 1099-B)
			10. (B) D sability income? (such as payments from insurance, or workers compensation) (Forms 1099-R, W-2)
			11. (A) F etirement income or payments from pensions, annuities, and or IRA? (Form 1099-R)
			12. (B) U nemployment Compensation? (Form 1099-G)
			13. (B) S cial Security or Railroad Retirement Benefits? (Forms SSA-1099, RRB-1099)
			14. (M) I come (or loss) from rental property?
			15. (B) O her income? (gambling, lottery, prizes, awards, jury duty, digital assets, Sch K-1, royalties, foreign income, etc.)

Yes	o	Unsure	Part IV - Expenses – Last Year, Did You (or Your Spouse) Pay
			1. (B) A mony or separate maintenance payments? If yes, do you have the recipient's SSN? ☐ Yes ☐ No
			2. Cont butions or repayments to a retirement account? ☐ IRA (A) ☐ Roth IRA (B) ☐ 401K (B) ☐ Other
			3. (B) C llege or post secondary educational expenses for yourself, spouse or dependents? (Form 1098-T)
			4. Any f the following? ☐ (A) Medical & Dental (including insurance premiums) ☐ (A) Mortgage Interest (Form 1098) ☐ (A) Taxes (State, Real Estate, Personal Property, Sales) ☐ (B) Charitable Contributions
			5. (B) C ild or dependent care expenses such as daycare?
			6. (B) F r supplies used as an eligible educator such as a teacher, teacher's aide, counselor, etc.?
			7. (A) E penses related to self-employment income or any other income you received?
			8. (B) S udent loan interest? (Form 1098-E)

Yes	o	Unsure	Part V - Life Events – Last Year, Did You (or Your Spouse)
			1. (A) H ve a Health Savings Account? (Forms 5498-SA, 1099-SA, W-2 with code W in box 12)
			2. (A) H ve credit card, student loan or mortgage debt cancelled/forgiven by a lender or have a home foreclosure? (Forms 1099-C, 1099-A)
			3. (A) A opt a child?
			4. (B) H ve Earned Income Credit, Child Tax Credit or American Opportunity Credit disallowed in a prior year? If yes, for which tax year?
			5. (A) F rchase and install energy-efficient home items? (such as windows, furnace, insulation, etc.)
			6. (A) F ceive the First Time Homebuyers Credit in 2008?
			7. (B) M ake estimated tax payments or apply last year's refund to this year's tax? If so how much?
			8. (A) F e a federal return last year containing a "capital loss carryover" on Form 1040 Schedule D?
			9. (A) H ve health coverage through the Marketplace (Exchange)? [Provide Form 1095-A]

Catalog Number 52121E www.irs.gov Form **13614-C** (Rev. 10-2023)

PREPARE + PROSPER

ACTIVITY: PRACTICE SCREENING

There are three sample customers to screen!

Work with a partner or small group to go through the screening process for one or two customers using the screening checklist on page 58 in the CSV manual.

REFERRALS FOR SPECIAL SITUATIONS

Need help resolving tax issue?

Need a W2 or transcript of a W2?

Tax refund taken for past due debt?

PREPARE + PROSPER

WORKING TOWARD A BRIGHTER FINANCIAL FUTURE

REFERRALS

651-287-0187
www.prepareandprosper.org

Internal Revenue Service (IRS)

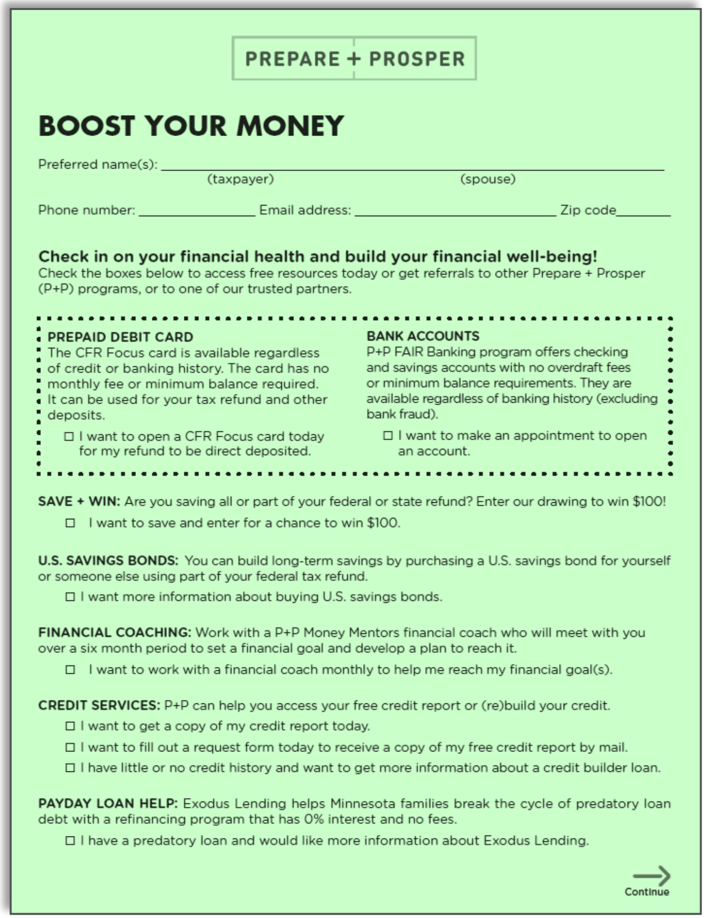
Online and Phone Assistance
Get federal tax information or check your refund status .gov, 1-800-829-1040 or by downloading the free IRS2Go mobile app.

Need legal assistance for tax issue?

Outside P+P guidelines?

FINANCIAL SERVICE + REFERRAL PROCESS

USING THE BOOST YOUR MONEY FORM


PREPARE + PROSPER

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Phone number: ____________ Email address: ____________________ Zip code_______

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PAYDAY LOAN HELP: Exodus Lending helps Minnesota families break the cycle of predatory loan debt with a refinancing program that has 0% interest and no fees.

- ☐ I have a predatory loan and would like more information about Exodus Lending.

Continue

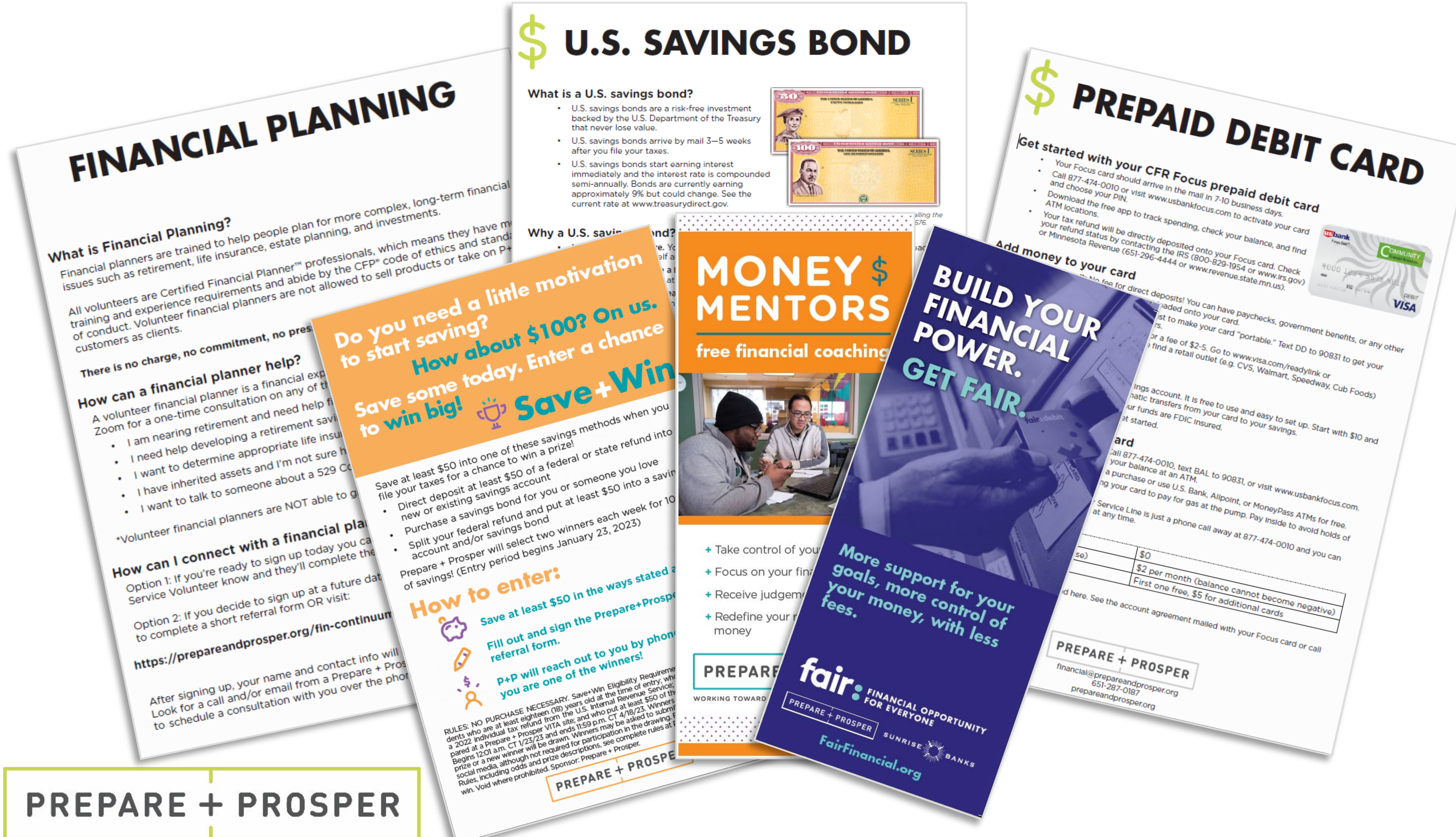
- Use to start a conversation with the customer
- Collect the forms and keep them in a secure location
- Checklist on the back

PREPARE + PROSPER

BOOST YOUR MONEY FORM CHECKLIST

Initial details → Resources → Consents → Financial Services Log → Tracking form → Next steps

INITIAL DETAILS AND RESOURCES



PREPARE + PROSPER

CONSENT TO SHARE INFORMATION

- Approve sharing of contact information
- Make customer aware data will be shared beyond use for tax preparation

FREE FINANCIAL PLANNING: A Certified Financial Planner® is a financial expert who can meet with you for a free one-time consultation.

- ☐ I would like a financial planner to call me to set up an appointment to discuss:
  - ☐ Retirement savings or distribution options
  - ☐ Appropriate life insurance coverage
  - ☐ Opening a 529 College Savings Plan
  - ☐ Investing

FINANCIAL COUNSELING: LSS Financial Counselors are certified experts in helping people with issues like student loan repayment, credit card debt, and first-time homebuyer programs.

- ☐ I would like to meet with an LSS financial counselor regarding:
  - ☐ Student loans and/or understanding repayment options
  - ☐ Credit card debt
  - ☐ First time homebuyers information

CHILD SAVINGS ACCOUNTS (Saint Paul Residents Only): CollegeBound provides a college savings account with $50 for each child who lives in Saint Paul and is born on or after January 1, 2020.

- ☐ I am a resident of Saint Paul and have a child born on or after Jan 1, 2020.
- ☐ I am currently expecting a child and live in Saint Paul.
- ☐ My child is already enrolled in CollegeBound.

☐ **I am not interested in any of the programs or services offered here.**

Consent to share information

By signing below, I give Prepare + Prosper consent to share the above contact information with the organization(s) I am requesting referrals for. This consent is valid for one year from today.

Signature: ______________________ Date: __________

Can we text you regarding your financial referrals*? ☐ Yes ☐ No

*We will never send any sensitive financial information or any personally identifiable information via text.

STOP HERE! OFFICE USE ONLY!

VOLUNTEER CHECKLIST: Follow this checklist for each service or referral that is of interest to the customer.

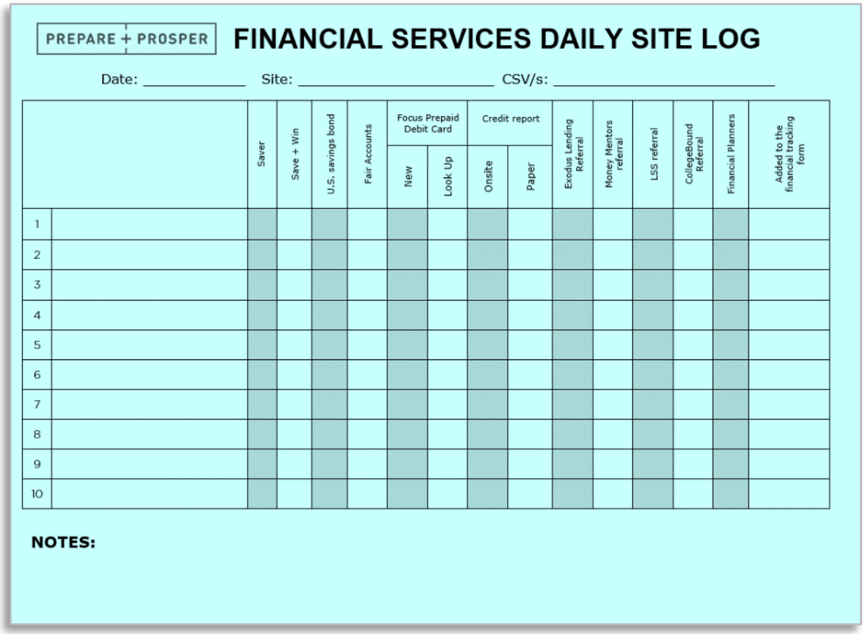
- ☐ **Initial details:** I shared details of the referral or service and ensured the customer is eligible.
- ☐ **Resources:** I provided a handout or brochure for each referral/service requested.
- ☐ **Consents:** The customer signed the consent to share data for each referral/service requested.
- ☐ **Financial Services Log:** I logged the customer information on paper financial services log.
- ☐ **Tracking form:** I recorded the customer's name and the referrals/services requested in the online financial services tracking form **www.tinyurl.com/fstracker2024**
- ☐ **Next steps:** I explained next steps for each referral/service requested.

Referral Notes (add to online tracking form)

PREPARE + PROSPER

FINANCIAL SERVICES LOG

- Basic tracking tool to use throughout the shift
- Helps with online data entry at the end of a shift
- Keep the Boost Your Money forms with the log in a secure location



PREPARE + PROSPER

FINANCIAL SERVICES DAILY SITE LOG

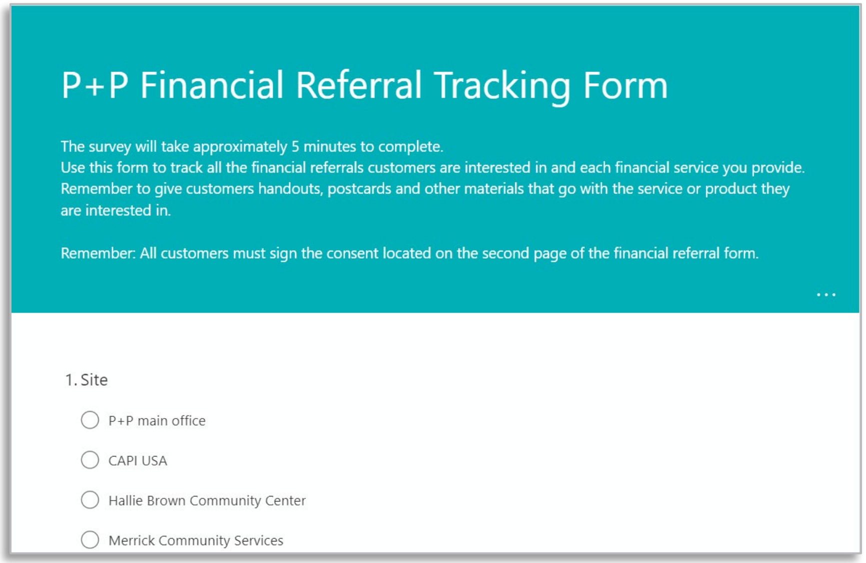
Date: ____________ Site: ______________________ CSV/s: __________________________

		Saver	Save + Win	U.S. savings bond	Fair Accounts	Focus Prepaid Debit Card		Credit report		Exodus Lending Referral	Money Mentors referral	LSS referral	CollegeBound Referral	Financial Planners	Added to the financial tracking form
						New	Look Up	Onsite	Paper						
1															
2															
3															
4															
5															
6															
7															
8															
9															
10															

NOTES:

ONLINE FINANCIAL SERVICES TRACKING FORM

- Use the online form to report all referrals and services
- Do at the end of the shift
- P+P admin team needs online form entries to finalize referrals
- Helps assess P+P's financial service offerings



P+P Financial Referral Tracking Form

The survey will take approximately 5 minutes to complete.
Use this form to track all the financial referrals customers are interested in and each financial service you provide.
Remember to give customers handouts, postcards and other materials that go with the service or product they are interested in.

Remember: All customers must sign the consent located on the second page of the financial referral form.

1. Site

- P+P main office
- CAPI USA
- Hallie Brown Community Center
- Merrick Community Services

SHARE NEXT STEPS

- Will someone call or email the customer later to follow up?
- Is something coming in the mail?
- Does the customer need to call someone or fill out a form?
- Who can the customer connect with if things don't go as planned?

CHECK OUT THE TRACKING FORM

- Let's test out the tracking form!
- Enter a test customer
  - **Enter TRAINING as the CSV or manager name**
  - Make up a name and contact information
  - Choose what services or referrals they want
- Use your smart phone to open this link or follow along with a neighbor: www.tinyurl.com/fstracker2024

CSV Manual pg. 7-9

IRS STANDARDS FOR VITA SITES

VOLUNTEER STANDARDS OF CONDUCT (VSC)

- Six VITA volunteer standards of conduct
- Provide a shared ethical code for VITA sites across the nation
- Standards require volunteers to:
  - Not solicit payments or business from taxpayers
  - Conduct accurate, respectful, and professional work
  - Follow specific tax clinic procedures related to intake process and data security

MAINTAIN CONFIDENTIALITY

- Share data only with those who need it
- Make sure your conversation won’t be overheard
- Don’t leave physical or virtual personal data unattended
- Return all the customer’s original documents to them

INTAKE/INTERVIEW & QUALITY REVIEW STANDARDS

- **Intake:** ID and Social Security number or ITIN documentation must be viewed
- **Interview:** Preparer uses IRS Form 13614-C to do a detailed tax interview
  - All questions must be answered
  - Unsure questions must be corrected to yes or no
  - Return is categorized as Basic, Advanced, or out-of-scope
- **Quality review:** All returns are reviewed by a volunteer who did not prepare the return
  - Taxpayer is involved in final review
  - Volunteers inform taxpayers of their responsibility for the accuracy of the return
  - Taxpayers sign the return

IRS CERTIFICATION TESTS

- Two required tests: Volunteer Standards of Conduct **and** Intake/Interview & Quality Review
  - Tests are "open book" and there is no time limit
  - Retest option is available if needed
- Test resources:
  - Summaries in the CSV manual
  - IRS intake sheet and Screening Tool in the CSV manual
  - VSC training on the volunteer training site
  - IRS Publications

IRS TEST VERIFICATION

- Email Form 13615, Volunteer Agreement, to the Volunteer Resources Department
  - IRS requires P+P to keep verification of volunteer certification
  - Signing this form confirms your commitment to following the Volunteer Standards of Conduct

Test instructions are on pages 10-11 in the CSV manual!

WRAP UP

NEXT STEPS

- Get started on your IRS tests
  - Resources on the Volunteer Training Site
  - Instructions in the CSV manual
- Attend CSV training part 2 and part 3
  - Part 2: financial services and referrals
  - Part 3: checkout process

THANK YOU!

PREPARE + PROSPER