

# CUSTOMER SUPPORT VOLUNTEER TRAINING

Part 3

PREPARE + PROSPER



# WE'VE COVERED A LOT! QUESTIONS?

Tax Clinic  
Flow

CSV  
Resources

Check-in and  
Screening

Financial  
services  
process

IRS VITA  
Standards  
and tests

Money  
Conversations

Tax Time  
Savings

Direct Deposit  
Options

Financial  
Referrals

# PART 3 TRAINING OVERVIEW

Credit  
Reports

Checkout  
process

Pre-Season  
Reminders

# CREDIT REPORTS

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# CREDIT REPORT BASICS

- Credit reports list credit activity and history:
  - Loan balances and payments
  - Credit card balances and payments
  - Reports do not show a credit score
- Three major credit bureaus make free reports available on [AnnualCreditReport.com](https://www.annualcreditreport.com)
  - Equifax, Experian, and TransUnion
  - Reports are available each week





# PULLING A CREDIT REPORT ONLINE

- Use AnnualCreditReport.com to pull and review a report at the tax clinic
- Work with the customer to enter information and verify their identity
- Print a copy of one credit report
- Assist with reviewing high-level information
  - You don't have to be a credit expert!
  - Priority is ensuring report information is accurate
  - Refer to LSS if there are lots of report questions

# LEARNING ABOUT CREDIT

PREPARE + PROSPER  
651-287-0187  
financial@prepareandprosper.org

## \$ CREDIT REPORT

**What's a credit report?**  
A credit report details...  
Your credit report can...  
applications. You have...  
Equifax, Experian, and...

**What's on a credit report?**

- Name, birthdate, and types of credit you've used
- Monthly payment amounts
- Any debt passed on to you
- Current balances
- Public records including bankruptcies

**What should you look for?**

- Incorrect or incomplete information
- Incorrect, missing, or outdated information
- Incorrect marital status
- Lawsuits or bankruptcies
- Tax liens you paid
- Criminal arrest records
- Incorrect account information
- Closed accounts listed as open

**How do I dispute incorrect information?**  
Contact the creditor to...  
the issue at this point. I...  
came from.

**How can you get a free credit report?**

- Online: [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Phone: 877-322-8228

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## \$ CREDIT SCORE

**What's a credit score?**  
A credit score is like a grade that is given to your credit report. It's a quick way for lenders (i.e. banks and credit card companies) to see how responsible you have been with money you borrowed.



Factor	Percentage
Payment history	35%
Amounts owed	30%
Length of credit history	15%
Types of credit used	10%
New credit	10%

The most common credit score is called a FICO® score, ranging from 300–850. The higher the score the better. A lower score results in paying higher interest for credit and services.

There are five factors that affect your FICO® score (see chart). The two most important are if you've made on-time payments (35%) and how much you currently owe (30%).

**Boost your credit score!**  
Raising your credit score takes time and it's important to stick with it. Follow these tips:

- Pay your bills on time.** Each on-time payment helps your score. If you miss payments, get current and stay current. The more you pay bills on time, the better.
- Keep credit card balances low.** Keep balances below 30% of credit limits (i.e. if you have a \$1,000 credit limit, charge \$300 or less).
- Pay what you owe.** The best way to pay debt is to pay the most you can on the debt with the highest interest rate and keep paying the minimum on other debts.
- Establish positive credit.** Secured credit cards or a credit builder loan can help potentially boost your score.
- Credit counseling.** A credit counselor could help you figure out the best steps to take with lots of credit card debt, including helping to set up a debt management plan.

Loan income from another person, bank account balances, marital status, and employment do not have any impact on your credit score.

**Want to learn more?**  
The Consumer Financial Protection Bureau can help you navigate your credit report. Visit [bit.ly/creditandscores](http://bit.ly/creditandscores) for resources.

- Watch the online training *Demystifying Credit Reports and Scores*
- Read through CFPB credit resources
- Pull your own report on [annualcreditreport.com](http://annualcreditreport.com)
- Use the credit handout with customers to cover the basics



# FINANCIAL REFERRAL PRACTICE

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# REFERRAL SCENARIOS

- Three scenarios
- Spend 2-3 minutes on each scenario
- What services or referrals that might be a good fit for the customer?
- What additional questions might you ask?





## SCENARIO 1: JEFFREY

Jeffrey just got a new job that pays a lot more money than he was making previously. He had been living paycheck to paycheck and asking family and friends for money when he fell short. He's excited about the new income but doesn't know what he needs to do to make sure he can cover expenses, pay back his family, and start saving.

**What services do you think may be worth mentioning?**

## SCENARIO 2: AMINA

During a conversation about savings, Amina tells you that she has 529 accounts for her two children and has been contributing to them since they were born. Now one of them is almost ready for college and has received a full scholarship. She's not sure what to do about the savings she has in the 529 account if she won't be using it for education.

**What services do you think may be worth mentioning?**



## SCENARIO 3: JASMIN

Jasmin is not currently working. She has a significant amount of debt and is in danger of losing her apartment. She has asked family and friends for help, but their generosity is wearing thin. She is looking for resources to help her situation.

**What services do you think may be worth mentioning?**

# IMPORTANT TAX RETURN INFORMATION

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# TYPES OF TAX RETURNS

Form 1040 Department of the Treasury—Internal Revenue Service 2019 U.S. Individual Income Tax Return (OMB No. 1545-0074) (IRS Like Only—Do not write or staple in this space.)

**Filing Status**  Single  Married filing jointly  Married filing separately (MFS)  Head of household (HOH)  Qualifying widow(er) (QW)

**Standard Deduction**  Someone can claim:  You as a dependent  Your spouse as a dependent  Spouse itemizes on a separate return or you were a dual-status alien

**Dependents** (see instructions): (1) First name (last name) (2) Social security number (3) Relationship to you (4) ✓ / Qualifies for (see instructions): Child tax credit Credit for other dependents

**1** W-2 wages, salaries, tips, etc. **2a** Tax-exempt interest **3a** Other income (see instructions) **4a** IRA distributions **5a** Social Security benefits **6** Child tax credit **7a** Other credits

**Form 1040: Federal Individual Income Tax Return**

m DEPARTMENT OF REVENUE 2019 Form M1, Individual Income Tax

**Filing Status**  Single  Married filing jointly  Married filing separately  Head of household  Qualifying widow(er)

**2019 Federal Filing Status** (place an X in one box):  (1) Single  (2) Married filing jointly  (3) Married filing separately  (4) Head of household  (5) Qualifying widow(er)

**State Elections Campaign Fund** If you want \$5 to go to help candidates for state offices pay campaign expenses, enter the code number for the party of your choice. This will not increase your tax or reduce your refund.

**Political Party Code Numbers:** Republican—11 Independence—13 Green—15 Legal Marijuana Now—17 Democrat/Farmer-Labor—12 Grassroots/Legalize Cannabis—14 Libertarian—16 General Campaign Fund—99

**1** Federal adjusted gross income (if a negative number) **2** Additions to Minnetonka **3** Add lines 1 and 2 (if applicable)

**Form M1: Minnesota Individual Income Tax Return**

m DEPARTMENT OF REVENUE 2019 Form M1PR, Homestead Credit Refund (for Homeowners) and Renter's Property Tax Refund

**Filing Status**  Renter  Homeowner  Nursing Home or Adult Foster Care Resident  Mobile Home Owner

**State Elections Campaign Fund** If you want \$5 to go to help candidates for state offices pay campaign expenses, enter the code number for the party of your choice. This will not increase your tax or reduce your refund.

**Political Party Code Numbers:** Republican—11 Independence—13 Green—15 Legal Marijuana Now—17 Democrat/Farmer-Labor—12 Grassroots/Legalize Cannabis—14 Libertarian—16 General Campaign Fund—99

**1** Federal adjusted gross income (from Line 1 of Form M1, see instructions if you did not file Form M1) ..... **1** **2** Nontaxable Social Security and/or Railroad Retirement Board benefits received and not included in line 1 above (determine from instructions) ..... **2** **3** Deduction for contributions to a qualified retirement plan (add lines 15 and 19 of federal Schedule 1; see instructions) Also see line 9 of this Form M1PR ..... **3** **4** Total payments from programs including MEIP (MN Family Investment Program), MSA (MN Unemployment Aid), SSI (Supplemental Security Income) ..... **4** **5** Additional nontaxable income ..... **5** **6** Add lines 1 through 5 ..... **6** **7** Subtraction for 65% of line 6 (if you (or your spouse) are 65 or older) Check the box if you are 65 or older ..... **7**

**Form M1PR: Minnesota Property Tax Refund**

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# RETURN DEADLINES

- Income tax returns: April 15, 2024
- Property tax refunds: August 15, 2024
- Late filing
  - Late *income tax* returns with a *balance due* will incur penalties and interest
  - **Last date to claim** an *income tax refund* is three years after the original deadline
  - **Last date to claim** a *property tax refund* is one year after the original deadline



# REFUND OR BALANCE DUE

## Refund

Customer receives money back when filing

**Balance Due**  
Customer must make a tax payment when filing

## Direct Deposit

Refund goes to a bank account

## Paper Check

Refund comes as a check in the mail

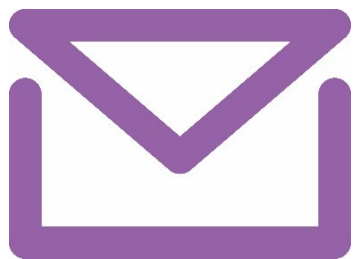
## Direct Debit

Balance due is withdrawn from an account

## Mail a Payment

Balance due is paid later via mail or electronic means

# RETURN PROCESSING



**Paper Return:** Sending the return by mail. Longer processing times.



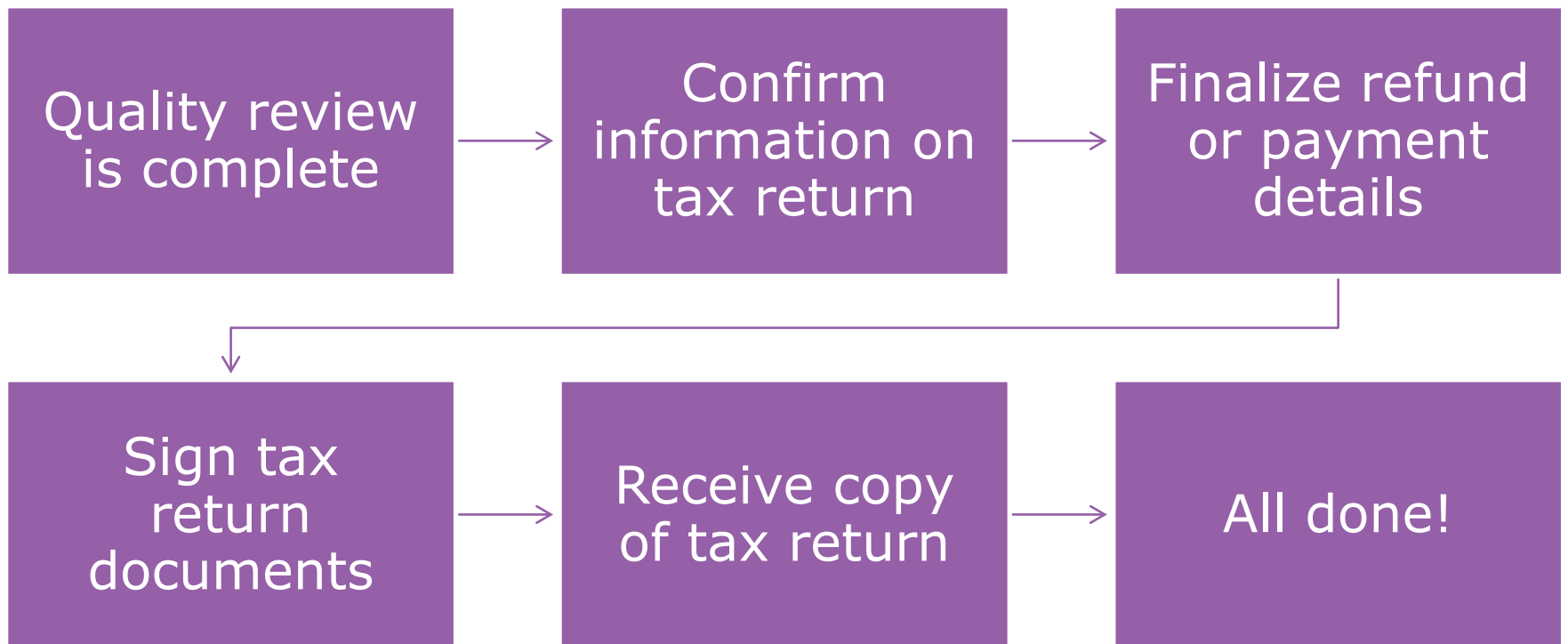
**E-file:** Sending the return electronically to the IRS. Quicker processing times.

# CUSTOMER CHECK-OUT PROCESS

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# CUSTOMER CHECKOUT PROCESS



# CHECK-OUT TIPS

- Don't rush the process
  - Guide the customer to review all the information
  - Give enough time to verify all the information
- You won't know all the answers to follow up questions
  - It's okay to say: "I don't know, but I can find out!"
  - Get accurate information—don't make up answers



# RETURNS READY FOR CHECKOUT

<b>PREPARE + PROSPER</b> 2610 UNIVERSITY AVE. W. SUITE 450 ST. PAUL, MN 55114 phone: 651-287-0187 fax: 651-287-0190 www.prepareandprosper.org		Customer name: <b>Jonas Cruz</b> Tax year: <b>2023</b> Nombre del cliente: <b>Jonas Cruz</b> Año tributario: Customer number: <b>6:15-2</b> <b>2023</b> Número del cliente:	
<b>REFUND OR (AMOUNT DUE)   REEMBOLSO O (MONTO A PAGAR)</b> \$ <b>7862</b> Federal      \$ <b>1439</b> Minnesota      \$ <b>714</b> <small>Refund/Reembolso Inquilino/Dueño de casa</small>		<b>INTERNAL REVENUE SERVICE</b> Questions   Preguntas: 1-800-829-1040 TTY: 1-800-829-4009 For in-person assistance   Para asistencia en persona: Call 844-540-5643 to schedule an appointment. Llame al 844-540-5643 para programar una cita previa. 550 American Blvd. #700      430 N. Washburn St. Bloomington, MN 55425      St. Paul, MN 55103	
<b>WHEN WILL I GET MY REFUND?   ¿CUÁNDO RECIBIRÉ MI REEMBOLSO?</b> Every return is different so processing times will vary. Most federal refunds are issued within 21 days if you e-file 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 o octubre. Algunas declaraciones requieren una revisión adicional de parte del IRS y Minnesota Revenue.		<b>MINNESOTA REVENUE</b> Questions   Preguntas: 651-296-5787 TTY: Call 774 for MN Relay   Llame al 774 para servicios Relay MN For in-person assistance   Para asistencia en persona: 430 North Dobson St.      Monday - Friday   lunes - viernes St. Paul, MN 55103      8 a.m. - 4:30 p.m.	
<b>CHECK YOUR REFUND STATUS   VERIFIQUE EL ESTADO DE SU REEMBOLSO</b> Federal Check your refund status using Where's My Refund at 1-800-829-1054, www.irs.gov, or download the IRS2GO mobile app. Revise el estado de su reembolso usando Where's My Refund al 1-800-829-1054 o www.irs.gov, o descargue la aplicación móvil IRS2GO. Minnesota and Renters/Homeowner   Minnesota y Inquilino/Dueño de casa Check your refund status using Where's My Refund at 651-296-6888 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 651-296-6888 o www.revenue.state.mn.us. Puede revisar el estado de su reembolso de inquilino o dueño de casa a partir de julio.		<b>NOTES:</b>	

- Refund or balance due amounts written in
- Full tax return copy stapled
- Customer's original documents
- Intake paperwork with Form 8879 for e-filing
- Extra documents for special situations

# CHECKOUT CHECKLIST

- Documents returned:** Returned SSN cards, ITIN letters, and photo IDs.
- Refund or balance due:** Shared final amounts.
- Summary sheet:** Taxpayer(s) reviewed and verified ALL names, SSN/ITINs, and birthdates as well as address and phone number.
- Direct deposit:** Taxpayer verified account and routing numbers.
- Balance due:** Taxpayer confirmed payment method, and I explained payment options using the Paying a Balance Due handout, if needed.
- Boost Your Money Form:** Ensured all financial referrals and services requests were received.
- Savers:** Confirmed Save + Win entry and provided a saver pig, if needed.
- Return approval:** Before signing Form 8879 or paper returns, I informed the taxpayer: By signing, you agree that your return is true, correct, and complete, and that you are responsible for the information reported.
- E-file return (2023, 2022, and 2021):** Keep Form 8879 and intake paperwork for P+P records.
  - Taxpayer(s) signed Form 8879 to authorize e-filing.
  - Shared that P+P will e-file returns and follow up only if there are issues.
- Paper return:** Keep intake paperwork for P+P records. No Form 8879 required.
  - Taxpayer(s) signed returns, and I provided envelopes for mailing returns to IRS and MDOR.
  - Confirmed that taxpayer must mail paper-filed returns.
- Refund tracking:** Used customer envelope to share IRS and MDOR websites and phone lines for tracking refund or return status.
- Homeowner/Renter Info handout:** Pointed out submission options if form is included in customer envelope.
- Questions:** Asked if the customer had any questions and answered them.

# RETURN TAX DOCUMENTS

- Return important documents first
  - Social Security cards
  - ITIN letters
  - Photo IDs
- Tax documents may:
  - Stay stapled to the tax return
  - Be kept in the customer envelope





# SHARE THE REFUND OR BALANCE

- Written on the front of the customer envelope
- Income tax refund or balance due amounts are on the summary page
- Property tax refund amounts are listed on page 2 of Form M1PR

\* QUICK SUMMARY \*

SUMMARY	FEDERAL	
FILING STATUS	4	
TOTAL INCOME	27258	
TOTAL ADJUSTMENTS	0	
ADJUSTED GROSS INCOME	27258	
DEDUCTIONS	18800	
EXEMPTIONS	0	
TAXABLE INCOME	8158	
TAX	818	
CREDITS	500	0
PAYMENTS	8180	1640
REFUND	7862	1439
AMOUNT DUE	0	0
EARNED INCOME CREDIT	2378	0

2021 Form M1PR, page 2

Homeowners

Property ID Number \_\_\_\_\_ County where property is located \_\_\_\_\_



19	Property tax from line 1 of Statement of Property Taxes Payable in 2022 <i>(Mobile homeowners: See worksheet 1 in the instructions)</i>	19	■	_____
20	If claiming the special refund, enter amount from line 38 of Schedule 1 below <i>(see instructions)</i> .	20	■	_____
21	Subtract line 20 from line 19 <i>(if result is zero or less, leave blank)</i>	21	■	_____
22	Homestead Credit Refund: Using the amounts from line 15 and line 21, find the amount to enter here from the homeowners refund table in the instructions.	22	■	_____
<b>Homeowners and Renters</b>				
23	Add lines 18, 20, and 22	23	■	714
24	Nongame Wildlife Fund contribution. Your refund will be reduced by this amount	24	■	_____
25	Your Refund. Subtract line 24 from line 23. Continue to line 39.	25	■	714

## SUMMARY SHEET: ITEMS TO REVIEW

- Name spelling for taxpayer, spouse, and dependents
- Social Security numbers/ITINs for each person on the return
- Birthdates for each person on the return
- Address, phone number, and email (if provided)



# SAMPLE SUMMARY SHEET

TAX YEAR: 2022  
 OFFICE : 7Q0057041F64

PROCESS DATE: 11/20/2023

CLIENT : 600-00-4556 YASMINE SAMPLE

BIRTH DATE : 01/01/1984 Age:39

ADDRESS : 123 1ST AVE  
 : SAINT PAUL MN 55101

PREPARER : 995

Home : (651) 123-1322

Work :

Cell :

STATUS : SINGLE

FED TYPE: Direct Deposit

ST TYPE : Direct Deposit

EFFECTIVE RATE: 0.00%

E-MAIL : YSAMPLE@NOEMAIL.COM

DEPENDENT NAME	BIRTH DATE	AGE	SSN	RELATIONSHIP	MONTHS
DRAKE SAMPLE	02/06/2016	6	123-00-5556	SON	12
SARAH SAMPLE	03/16/2018	4	123-00-4445	DAUGHTER	12





# DIRECT DEPOSIT ENTRY IN TAXSLAYER

- Preparers enter direct deposit information one time TaxSlayer
- TaxSlayer transfers the entry to the correct places on the printed tax return
- If the account information is verified and correct in one place, it will be correct on the other forms





**BREAK**

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# PAYING A BALANCE DUE HANDOUT

- Send handout home with the taxpayer
- Lays out payment options
  - Online payment
  - Mailing in a payment
  - Setting up a payment plan
- Offers legal resources if payment will cause a financial hardship

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## PAYING A BALANCE DUE

651-287-0187    www.prepareandprosper.org

If you have a balance due, you should file your return by the tax filing deadline or file an extension even if you cannot pay in full to avoid the failure-to-file penalty\* Any payments made by that date will help to reduce additional penalties and interest. Payments are due by the filing deadline even if you file for an extension.

	ONLINE	MAIL OR IN PERSON	PAYMENT PLAN
<b>IRS PAYMENTS</b>	Go to <a href="https://irs.gov/payments">irs.gov/payments</a> . Pay with a bank account for free using <b>Direct Pay</b> or with a credit or debit card for a fee. You can also look up amount owed and additional payment options.	Mail check or money order to <b>P.O. Box 931000, Louisville, KY 40293-1000</b> with Form 1040-V or drop off payment at an IRS office*. Follow guidance on form 1040-V for making payments..	Set up a plan <b>online</b> or by calling the number on your bill. A fee will be charged unless payments can be made in full in 120 days. You choose the amount for a monthly payment.
<b>MN PAYMENTS</b>	Go to <a href="https://revenue.state.mn.us">revenue.state.mn.us</a> then click on <i>Make a payment</i> . Pay with a bank account for free using <b>e-services</b> or with a debit or credit card for a fee.	Mail <b>with your voucher</b> to: <b>P.O. Box 64054, St. Paul, MN 55164-0054</b> or drop off at MN Revenue office*. Make checks payable to Minnesota Revenue.	Wait to receive a bill from MN Revenue, then go <b>online</b> or call 651-556-3003 to set up a plan. A fee of \$50 will be charged and interest will accrue while in a payment plan.

\*Other options may be available if paying a balance due is a significant burden. Contact Mid-Minnesota Legal Aid at 612-334-5970 or the University of Minnesota Law School at 612-625-5515.  
 \*IRS and MN Revenue office addresses are listed on the front of the customer envelope.



## PAYING A BALANCE DUE FAQ

- Deadline for filing a return and paying a balance due is April 15, 2024
- The reason for a balance due varies based on the customer's tax situation
- Should file the return by the tax deadline even if unable to pay full balance
  - Avoid a failure-to-file penalty
  - Making a partial payment reduces interest and the failure-to-pay penalty



# DIRECT DEBIT BASICS

- Direct debit can be a good option!
  - Easy to set up when filing
  - Funds come out of an account directly
  - Payment date can be set any time before tax day
- Direct debit can be a challenging option!
  - Funds may come out when an account balance is low
  - Payment can happen at an unexpected time
  - May cause overdraft fees or inability to pay other important expenses on time



# VERIFYING DIRECT DEBIT

- Summary Sheet
  - TaxSlayer balance due settings
  - Routing and account numbers
  - Date of withdrawal
- Minnesota Form BANK
  - Minnesota information

TAX YEAR: 2021  
OFFICE : The Practice Lab

CLIENT : XXX-XX-3091 GILBERT WASHINGTON  
SPOUSE : XXX-XX-3091 TARA WASHINGTON

ADDRESS : 123 TAYLOR AVE  
: SAINT PAUL MN 55114

Home : (651) 222-2222  
Work : -  
Cell : -  
STATUS : MARRIED JOINT  
FED TYPE: Direct Debit  
ST TYPE : Direct Debit  
E-MAIL :

PROCESS DATE: 01/09/2022  
BIRTH DATE : XX/XX/1964 Age:57  
BIRTH DATE : XX/XX/1956 Age:65  
PREPARER : 995  
EFFECTIVE RATE: 4.97%

DEPENDENT NAME	BIRTH DATE	AGE	SSN	RELATIONSHIP	MONTHS
CHANDLER WASHINGTON	XX/XX/2002	19	XXX-XX-3091	SON	12

**LISTING OF FORMS FOR THIS RETURN**

FORM 1040-SR  
SCHEDULE 1 (ADDITIONAL INCOME AND ADJUSTMENTS TO INCOME)  
SCHEDULE 3 (ADDITIONAL CREDITS AND PAYMENTS)  
RECOVERY REBATE CREDIT WORKSHEET  
FORM W-2  
FORM W-2G  
FORM 1099-C (CANCELLATION OF DEBT)  
CHILD TAX CREDIT WORKSHEET  
FORM 8812 (ADDITIONAL CHILD TAX CREDIT)  
FORM 8863 (EDUCATION CREDITS)  
FORM 8879 (E-FILE SIGNATURE AUTHORIZATION)  
FORM 8880 (RETIREMENT SAVINGS CREDIT)  
ELECTRONIC PAYMENT  
MN STATE RESIDENT RETURN

**QUICK SUMMARY \***

SUMMARY	FEDERAL	MN RESIDENT
FILING STATUS	2	2
TOTAL INCOME	49152	22702
TOTAL ADJUSTMENTS	0	-4350
ADJUSTED GROSS INCOME	49152	18452
DEDUCTIONS	26450	0
EXEMPTIONS	0	0
TAXABLE INCOME	22702	18452
TAX	2329	987
CREDITS	1200	0
PAYMENTS	400	0
REFUND	0	0
AMOUNT DUE	729	987

**DIRECT DEBIT INFORMATION**

RTN: XXXXX0019 ACCOUNT: XXXXX3444 AMOUNT: \$729.00 DATE: 04/08/2022

# DIRECT DEBIT FOR MINNESOTA



## Form BANK, Authorization for Direct Debit for \_\_\_\_\_ (year)

Complete if you are *electronically* filing your tax return (Form M1, M2, M3, M4, M4NP, M8, M11, or M11L), and you want to authorize a transfer of funds from your account to pay tax owed as shown on your return. Do not complete if filing a paper return.

Your Name or Name of Entity \_\_\_\_\_ Social Security or Minnesota Tax ID Number \_\_\_\_\_

Spouse's Name, if Filing Joint (Or Partner if a Partnership) \_\_\_\_\_ Spouse's Social Security Number (if Filing Joint) \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Type of Account

Checking

Savings

Routing Number \_\_\_\_\_

Account Number \_\_\_\_\_

Enter the date you want the amount withdrawn from your account. \_\_\_\_\_

Amount to be \_\_\_\_\_

I authorize the Minnesota Department of Revenue to initiate debit entries to my account as indicated above. This authority will remain in effect until the department has received written notification of its termination at least 30 days prior to the effective date.

Your Signature \_\_\_\_\_ Spouse's Signature (if filing joint) \_\_\_\_\_ Date \_\_\_\_\_ Daytime Phone \_\_\_\_\_

Customers must sign Form BANK to authorize a MN direct debit.

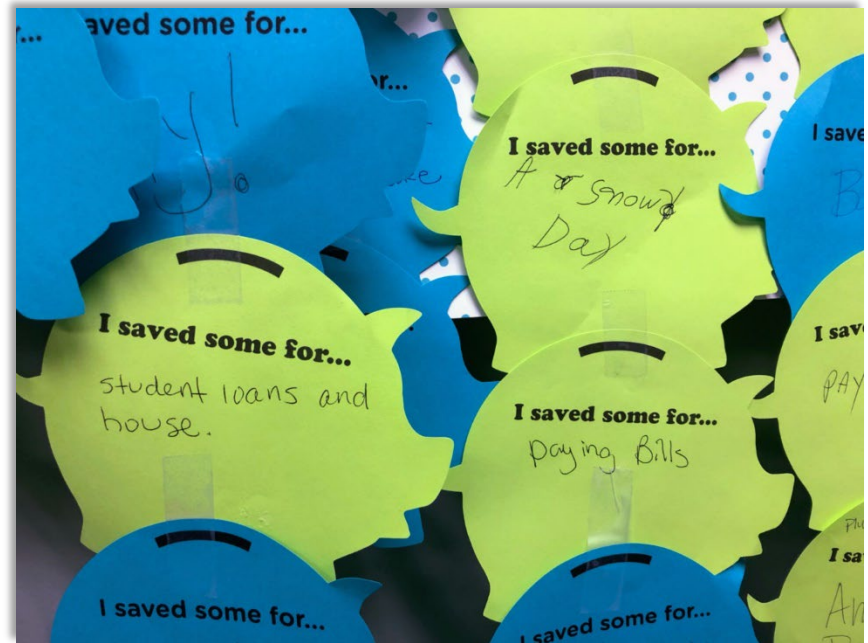
# FINAL FINANCIAL SERVICES AND REFERRALS

- Follow-up on interests marked on the Boost Your Money form
- Checkout is an especially good time to revisit:
  - Save + Win contest for savers
  - Splitting a refund
  - Getting a CFR Focus card if a refund check was requested



# SAVERS AND SAVER PIGS

- Invite savers to fill out a Saver Pig to share what they are saving for
- Make sure savers get a chance to enter the Save + Win contest
- Track savings on your Financial Services Log and tracker



# RETURN APPROVAL

- Before the customer signs a return or Form 8879 explain their authorization
- Get concerns addressed and tax questions answered before signing

“Signing confirms that the return is true, correct, and complete to the best of your knowledge. It also confirms that you know you are responsible for the information on the return.”

# FORM 8879 SIGNATURE FOR E-FILE

**Part II Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)**

Under penalties of perjury, I declare that I have examined a copy of my electronic individual income tax return and accompanying schedules and statements for the tax year ending December 31, 2015, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from my electronic income tax return. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return to the IRS and to receive from the IRS (a) an acknowledgement of receipt or reason for rejection of the transmission, (b) the reason for any delay in processing the return or refund, and (c) the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke (cancel) a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537. Payment cancellation requests must be received no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for my electronic income tax return and, if applicable, my Electronic Funds Withdrawal Consent.

**Taxpayer's PIN: check one box only**

I authorize PRACTICE LAB to enter or generate my PIN 

1	3	1	6	2
---	---	---	---	---

ERO firm name

Enter five digits, but do not enter all zeros

as my signature on my tax year 2015 electronically filed income tax return.

I will enter my PIN as my signature on my tax year 2015 electronically filed income tax return. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ► [Redacted] Date ► 12/16/2016

**Spouse's PIN: check one box only**

I authorize \_\_\_\_\_ to enter or generate my PIN 

--	--	--	--	--

ERO firm name

Enter five digits, but do not enter all zeros

as my signature on my tax year 2015 electronically filed income tax return.

I will enter my PIN as my signature on my tax year 2015 electronically filed income tax return. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ► \_\_\_\_\_ Date ► \_\_\_\_\_





# PAPER RETURNS

- No Form 8879 for paper returns—customers sign the returns directly
- Taxpayer must add postage and mail the return
- Provide the customer with federal and state mailing envelopes
- Assist customers with signing forms and place forms in the correct envelope

## Paper Return Tip!

Taxpayers sign on Page 2 of each tax return.



# WHEN WILL MY REFUND COME?

- Use the envelope information to answer
- Income tax refunds start processing right away
- Property tax refunds start processing in summer or fall

## 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 declaraciones 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](http://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](http://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](http://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](http://www.revenue.state.mn.us). Puede revisar el estado de su reembolso de inquilino o dueño de casa a partir de julio.

# HOMEOWNER AND RENTER INFO

PREPARE + PROSPER

651-287-0187  
www.prepareandprosper.org

## HOMEOWNER + RENTER INFO

If Prepare + Prosper (P+P) filed your federal + state income tax return and you didn't have your 2023 Certificate of Rent Paid (CRP) or Statement of Property Taxes Paid, we can still complete and file your Property Tax Refund (also called the Renter's Property "renter's rebate," or Homestead Credit Refund).

### Please do the following:

1. Answer all questions on the reverse side of this handout. We cannot complete the return until ALL questions are answered.
2. Mail, fax, or submit online via the QR link below, the reverse side of this handout with your CRP(s) and/or Property Tax Statement.

**By mail:**

Prepare + Prosper  
Attn: tax department  
2610 University Ave W, Ste 450  
St. Paul, MN 55114

**By fax:**

Attn: tax department  
651-287-0190

*Don't forget to include both sides!*

**Online:**



[prepareandprosper.org/customer-service](https://www.prepareandprosper.org/customer-service)

3. Wait for a copy of your completed forms to arrive by mail. Please note, we will prepare your returns AFTER April 15, 2024. The due date for your 2023 property return is August 15, 2024.

Tax location: \_\_\_\_\_ Date: \_\_\_\_\_ Tax Year: \_\_\_\_\_

Name(s) listed on the return: \_\_\_\_\_ Social Security Number or ITIN on the return: \_\_\_\_\_

Phone: \_\_\_\_\_

1. How would you like to receive your refund?

Direct deposit to the **same account** listed on my federal or state return

Direct deposit to a **different account** (enter account information)

Routing: \_\_\_\_\_ Account: \_\_\_\_\_

Is this a checking or savings account (circle one)?    checking    savings

**Paper check** sent to the address listed on my tax return

2. If your address has changed since filing your return, please enter your new address below.

\_\_\_\_\_

3. Are you or your spouse considered a person with a disability?

\_\_\_Yes    \_\_\_No

4. Did you claim a deduction for business use of home?

\_\_\_Yes    \_\_\_No    \_\_\_Unsure

5. Homeowner or mobile homeowner: Do you have any other person living with you that is not a boarder, renter, parent, or other person not listed on your tax return?

\_\_\_Yes    \_\_\_No

6. Did you receive any of the following nontaxable sources of income? **Do not include** income received by your child or any dependents.

\_\_\_Yes    \_\_\_No    If yes, please enter the amounts below.

MN Supplement Aid (MSA)	\$ _____	enter full amount received in 2017
Supplemental Security Income (SSI)	\$ _____	enter full amount received in 2017
MN Family Investment Program (MFIP)	\$ _____	enter full amount received in 2017

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# CUSTOMER QUESTIONS

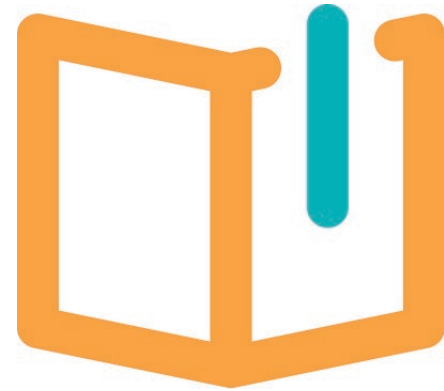
- Answer customer questions as well as you can
- Ask a manager or tax volunteer for help if needed
- Common questions:
  - Why is my refund different from last year?
  - What do I have to do next?
  - When will I get my refund?



# ACTIVITY: PRACTICE A CHECKOUT

**There are four sample customers to checkout!**

Work with a partner or small group to go through the checkout process for one or two sample customers using the checkout checklist on page 59 in the CSV manual.



# SPECIAL CHECKOUT SITUATIONS

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# EARLY SEASON IRS REFUND DELAYS

- The IRS will begin processing refunds with certain tax credits in mid-February
- Federal tax refunds will be delayed for
  - Earned Income Tax Credit (EITC) and
  - Additional Child Tax Credit (ACTC)
- This is an extra measure to prevent against identity theft and fraud
- Processing is the same at free or paid preparers

# WHEN A RETURN HAS AN ERROR

- Carefully note the issue
- Work with a reviewer or a manager to make the correction and reprint the appropriate tax return pages
- Ask a manager or reviewer to explain the change to the customer if needed





## DECLINE TO FILE

- Customer's tax return will be deleted
- Shred the intake paperwork and tax return copy
- Ensure the customer has all their original documents before leaving
- If the customer decides to return, they restart the tax preparation process
- Update your manager about the situation and get their support if needed
- Write that the customer declined to file on the sign-in sheet



# CSV SHIFT WRAP-UP

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# ONLINE FINANCIAL SERVICES TRACKING FORM

Enter Financial Services Log/Boost Your Money forms into the online tracker!

**Entries are critical!**  
P+P staff use the tracker to finalize referrals and assess our services.

## 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

# SETTING ACUITY LABELS

The screenshot displays the Acuity Scheduling interface for Tuesday, January 19, 2021. The interface includes a sidebar with navigation options like 'Appointment Calendar', 'Clients', and 'Reports'. The main area shows a calendar grid with columns for 'Virtual A-1' through 'Virtual A-5' and rows for time slots (9am, 10am, 11am). Four appointments are visible as green blocks:

- katy test: Virtual tax preparation A** (11:00AM-11:15AM) in Virtual A-1
- KATE TEST: Virtual tax preparation A** (11:15AM-11:30AM) in Virtual A-2
- ALEX TEST: Virtual tax preparation A** (11:00AM-11:15AM) in Virtual A-4
- daemeon test: Virtual tax preparation A** (11:45AM-12:00PM) in Virtual A-5

Label each appointment “Attended appointment” or “No show” based on the customer’s attendance.

# CLEAN UP AND SIGN OUT

- Discuss outstanding issues or updates with a manager
- Help clean up the check-in area and CSV stations
- Sign out using your volunteer pin number



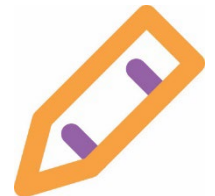
# WRAP UP

PREPARE + PROSPER



# 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



# REMEMBER YOUR RESOURCES!



- P+P volunteer training site
- CSV Manual
- Checklists
- Screening Tool
- Customer handouts
- Managers and other volunteers



## NEXT STEPS

- Finish IRS Certification tests
  - Volunteer Standards of Conduct Test
  - Intake/Interview & Quality Review Test
  - Resources in the CSV manual
- Email your Form 13615 to [volunteer@prepareandprosper.org](mailto:volunteer@prepareandprosper.org)
- Tax Season services begin January 23!



**THANK YOU!**

PREPARE + PROSPER

