

PREPARE + PROSPER

WORKING TOWARD A BRIGHTER FINANCIAL FUTURE

CUSTOMER SUPPORT VOLUNTEER MANUAL

tax season 2024



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.

TABLE OF CONTENTS

Screening Tool	2	Paying a balance due	22
P+P Overview	4	CFR prepaid debit card	24
Important information	6	FAIR Financial Solution	29
P+P administrative office		Save + Win contest	32
CSV resources		U.S. savings bonds	33
Partner contact information		Money Mentors financial coaching	35
IRS Standards Overviews	7	LSS Financial Counseling	37
Volunteer Standards of Conduct		P+P Volunteer Financial Planners	38
Intake/Interview & Qualify Review		Exodus Lending	39
IRS Certification Information	10	CollegeBound Saint Paul	41
Form 13615, VSC agreement	11	Credit reports	43
Check-in and screening process	12	Appendix	46
Acuity Scheduling		Financial Partner Comparison	
Customer sign-in sheet		Financial Account Comparison	
Intake paperwork—online or onsite		Boost Your Money Form	
Screening checklist		IRS Intake Sheet— Form 13614-C	
Financial service + referral process	15	P+P Tax Intake Sheet	
Money Conversations	16	Volunteer Checklists	
Using powerful questions			
Using active listening			
Checkout process	17		
Returns ready for checkout			
Checkout checklist			
Checkout process tips			

Prepare + Prosper has more than 50 years of experience serving in our community, influencing our field, and making an impact.

About 66% of the U.S. population struggles to spend, save, borrow, and plan financially.

These same households contribute 84% of total spending on interest and fees for everyday financial services, and spend a greater share of their income compared with those who are financially healthy. (Source: [Financial News Network](#).)

Prepare + Prosper, a nonprofit organization, works to build financial well-being and create economic opportunity.

In partnership with our volunteers, P+P works with low- to moderate-income people to build financial well-being through free tax preparation and financial services, products, and coaching, and by changing systems to create economic opportunity.

We're working locally and nationally to reshape the financial landscape to offer innovative programs, products, and resources that build wealth—not strip it—for individuals + families to build brighter financial futures.

We work in partnership with people, communities, and systems to break down barriers and develop solutions for financial opportunity and success.

We have 52 years of experience serving our community, influencing our field, and making an impact.

We know real change requires work at every level. We move this work forward nationally by:

- **Building and honing programs, practices, and approaches**
- **Sharing what we know and learn with colleagues and policy makers**
- **Playing leadership roles that help move our field and collective work forward**



PREPARE + PROSPER

WORKING TOWARD A BRIGHTER FINANCIAL FUTURE

Programs and Services

Free tax preparation + financial services: A holistic approach to tax filing that leverages the time and talent of **IRS-certified volunteers** to help taxpayers and **small business owners** navigate the tax code, claim all credits they've earned, and maximize tax time's impact on their financial future. We serve individuals making <\$40,000 and families or sole-proprietors making <\$60,000 annually. All volunteers go through up to 20 hours of training.

Money Mentors financial coaching: Support for people working to reach their financial goals in the form of **one-on-one coaching** from a trained volunteer paired with **peer sharing and learning**. Participants in coaching are significantly reducing debt, increasing savings, improving credit scores, growing their income, and finding a partner in their finances.

FAIR Banking Program: Accounts for households who are **financially marginalized** and spend too much of their time and money operating in a financial world not designed to meet their financial needs. FAIR consists of **checking, savings, and credit builder accounts**, provided by Sunrise Banks and distributed through community organizations.

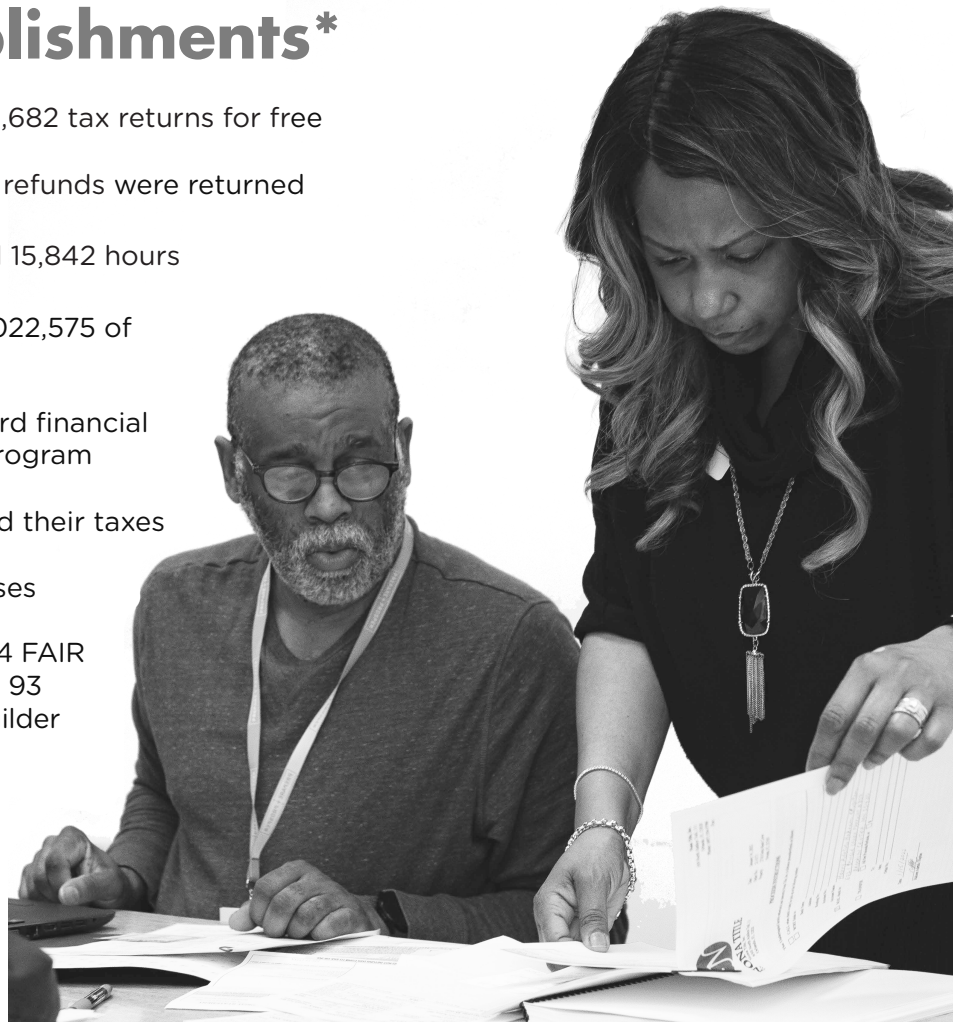
Changing systems: We advance and strengthen policies and practices to support a **more equitable tax code and wealth building** for low- to-moderate-income households. We mobilize people we work with to support this work. When the MN legislature is in session, P+P partners with the **MN Budget Project** and **MN Asset Building Coalition** to protect and expand low-income tax credits like **Minnesota's Working Family Credit**, advocating for increases in state funding for free tax prep and **securing funding for FAIR**.

2023 Accomplishments*

- 😊 8,234 taxpayers filed 22,682 tax returns for free
- 🇲🇳 Over \$17.7 million in tax refunds were returned
- ❤️ 360 volunteers donated 15,842 hours
- 🐷 517 taxpayers saved \$1,022,575 of their tax refunds
- 🎓 121 people worked toward financial goals in our coaching program
- 📁 319 sole-proprietors filed their taxes and many received help managing their businesses
- 💰 119 people enrolled in 184 FAIR accounts— 60 checking, 93 savings, and 31 credit builder accounts

*As of July 1, 2023

Learn more at
prepareandprosper.org



IMPORTANT INFORMATION

Prepare + Prosper administrative office

P+P administrative staff can assist with printing prior-year tax returns, reviewing letters from the IRS or Minnesota Department of Revenue, collecting MIPR drop-offs, and making appointments. Customers should contact the office before coming as many P+P staff work remotely, and many requests can be addressed by phone or email. Staff will respond within two business days.

Hours: Monday to Thursday: 10 a.m. to 5 p.m.

Friday is an administration working day, and the office is closed to the public.

Address: 2610 University Ave W Suite 450, St. Paul, MN 55114

Gate code for parking lot: 1040#

Contact information

P+P main line: 651-287-0187 | Fax: 651-287-0190 | contact@prepareandprosper.org

Questions or issues related to a product or a previously filed tax return: 651-262-2167

Resources for Customer Support Volunteers

Track financial services and referrals made during the tax clinic in the online Financial Services Tracking Form. Access it at www.tinyurl.com/fstracker2024.

The Prepare + Prosper Volunteer Training site is a hub for CSV training resources and quick links. Access it at www.prepareandprosper.moodlecloud.com.

Contact the Volunteer Resources Department (VRD) with questions, comments, or concerns about your schedule or volunteer experience. If the VRD cannot assist you directly, they will connect you with the best staff member to address your question. Email is the best way to contact the VRD: volunteer@prepareandprosper.org.

Partner contact information

U.S. Bank Focus Card in partnership with Community Financial Resources
877-474-0010 | www.usbankfocus.com | communityfinancialresources.org

FAIR Banking in partnership with Sunrise Banks
651-262-2173 | www.fairfinancial.org | www.sunrisebanks.com

Money Mentors Financial Coaching
www.prepareandprosper.org/money-mentors

LSS Financial Counseling
1-888-577-2227 | www.lssmn.org/financialcounseling

Exodus Lending
612-615-0067 | www.exoduslending.org

CollegeBound Saint Paul
651-266-8829 | www.collegeboundstp.com

VOLUNTEER STANDARDS OF CONDUCT (VSC)

All volunteers are required to ensure the integrity of the national IRS Volunteer Income Tax Assistance (VITA) program. The VSC set a benchmark for VITA volunteer actions as a safeguard for taxpayers. IRS Publication 4961 covers the VSC in detail. The following section is a summary.

1. Follow the Quality Site Requirements (QSRs)

QSR 1: All volunteers must pass the VSC certification test. Volunteers who answer tax law questions, teach tax law, or prepare/review tax returns must successfully pass tax law certification tests and the Intake/Interview and Quality Review test. Quality reviewers are encouraged to review Pub 5101, *Quality Review Training*, as a refresher.

QSR 2: All sites must use Form 13614-C, *Intake/Interview & Quality Review Sheet*, for every return prepared. All returns must be quality reviewed and discussed with taxpayers. Form 13614-C indicates Basic (B) or Advanced (A) next to each tax issue to indicate the tax law certification a volunteer must have to work on the return.

QSR 3: All sites must have a process for confirming taxpayer identities, including reviewing photo identification for primary and secondary taxpayers, and verifying Social Security numbers or Individual Taxpayer Identification Numbers for everyone on the return.

QSR 4: All sites must make available (paper or electronic) Pub 4012, *Volunteer Resource Guide*; Pub 17, *Your Federal Income Tax for Individuals*; Pub 4299, *Privacy, Confidentiality, and Civil Rights*; Volunteer Tax Alerts (VTAs); and Quality Site Requirement Alerts (QSRAs). VTAs and QSRAs must be discussed with volunteers within five days of issuance.

QSR 5: After passing all required certification tests, volunteers must sign Form 13615 agreeing to the VSC. This is done each year prior to working with customers or teaching tax law.

QSR 6 – 9: The following requirements are the responsibility of P+P: (6) timely filing of tax returns, (7) display of Title VI of the Civil Rights Act of 1964 poster, (8) provision of correct Site Identification Numbers (SIDNs), and (9) provision of correct Electronic Filing Identification Numbers (EFINs) on all returns.

QSR 10: The guidelines in Pub 4299, *Privacy, Confidentiality, and Civil Rights*, demand a high level of data security. Volunteers must safeguard computers and equipment that store taxpayer data as well as physical copies of taxpayer information. This QSR also includes the requirement that volunteers display their first name and first initial of their last name while volunteering. This may take the form of a nametag in person or displayed name in a virtual meeting.

2. Not accept payment, solicit donations, or accept refunds as payment for federal or state tax return preparation

VITA programs are not allowed to have a donation jar at the tax site, and volunteers cannot accept tips. Taxpayers who want to donate to P+P can make donations online at prepareandprosper.org, but cannot do so at the site.

3. Not solicit business from taxpayers they assist or use the knowledge they gained about them for any direct or indirect personal benefit for themselves or any other specific individual or organization

No solicitation of any kind is permitted at P+P tax sites.

Example: An accountant volunteering at the tax site cannot solicit business from a taxpayer who needs accounting services – even if the service is provided at a discounted rate.

Example: A volunteer’s child cannot raise money for a school or club activity by selling candy to other volunteers or taxpayers

4. Not knowingly prepare false returns

Trust in the IRS VITA program and P+P is jeopardized when ethical standards are not followed. Fraudulent returns can result in taxpayers paying additional taxes plus interest and penalties and spending many years interfacing with the IRS. The IRS defines “unethical” as “not conforming to agreed standards of moral conduct, especially within a particular profession”. In most cases, unethical behavior involves intent to disregard the established laws, procedures or set policies.

Example: If a volunteer preparer tells a taxpayer that cash income from self-employment does not need to be reported on the return or a volunteer knowingly prepares a return claiming an ineligible dependent. Such actions are considered unethical and violations of the VSC. However, a volunteer who performs the quality review on the returns described above **does not** violate this standard if the reviewer does not knowingly process a fraudulent return. *Don't confuse an unethical action with a lack of knowledge or a simple mistake.*

Example: What if a preparer senses the taxpayer is not telling the truth? If, after conducting a thorough interview, the preparer still doubts the taxpayer’s information, the taxpayer should be referred to a site manager. If preparers are not comfortable with the information provided by a taxpayer, there is no obligation to prepare the return.

5. Not engage in criminal, infamous, dishonest, notoriously disgraceful conduct, or any other conduct deemed to have a negative effect on the VITA program

This standard may sound over the top, but became necessary due to a few unscrupulous volunteers in the national VITA program committing acts such as stealing refunds or committing financial crimes. There has never been cause to be concerned about the integrity of P+P volunteers! This standard also requires that P+P verify the identity of all participating volunteers and that all volunteers reside legally in the United States.

6. Treat all taxpayers in a professional, courteous, and respectful manner

P+P strives to maintain the confidence and esteem of the people we serve by providing tax and financial services in a manner that is professional, courteous, businesslike, and diplomatic. Understandably, the tax site atmosphere can, at times, contain high levels of stress, with taxpayers waiting extended periods of time, and volunteers dealing with the complexity of tax laws and software issues.

This environment can make anyone’s patience run short! Remember to take a deep breath and remain calm to create a peaceful and friendly atmosphere. Reach out to a site manager for help dealing with a stressful situation or when a break is needed!

IRS INTAKE/INTERVIEW & QUALITY REVIEW STANDARDS

All volunteer tax sites are required to follow the intake/interview and quality review standards developed by the IRS. These standards ensure a consistent taxpayer process. The following section is a summary of these standards. IRS Publication 5101 covers the requirements in detail. Form 13614-C (see pages 50-53) and the P+P Screening Tool (see front inside cover) are an excellent resources.

Form 13614-C and the tax interview

All volunteer tax preparation sites are required to use Form 13614-C as an interview tool with all taxpayers. Pages 1 and 2 of the form must be filled out completely, and tax certified volunteers must use it to conduct a detailed tax interview with the taxpayer. Through this process preparers will ask follow-up questions and correct any answers marked as “unsure” to “yes” or “no”. This helps ensure an accurate return.

Form 13614-C can be used as a guide to identify which tax situations that require special tax law certification levels, such as “Basic” tax certification or “Advanced” tax certification. The (A) for advanced or (B) for basic next to each question indicates the certification level required to prepare a return with that tax situation. CSVs can use this information to pair a customer with the correct volunteer. For example, self-employment income, some retirement income, or tip income must be assigned to a volunteer with advanced certification.

Check appropriate box for each question in each section			Part III – Income – Last Year, Did You (or Your Spouse) Receive
Yes	No	Unsure	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. (B) Wages or Salary? (Form W-2) If yes, how many jobs did you have last year? <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. (A) Tip Income?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. (B) Scholarships? (Forms W-2, 1098-T)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4. (B) Interest/Dividends from: checking/savings accounts, bonds, CDs, brokerage? (Forms 1099-INT, 1099-DIV)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5. (B) Refund of state/local income taxes? (Form 1099-G)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6. (B) Alimony income or separate maintenance payments?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7. (A) Self-Employment income? (Forms 1099-MISC, 1099-NEC, 1099-K, cash, digital assets, or other property or services)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8. (A) Cash/check/digital assets, or other property or services for any work performed not reported on Forms W-2 or 1099?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	9. (A) Income (or loss) from the sale or exchange of stocks, bonds, digital assets or real estate? (including your home) (Forms 1099-S, 1099-B)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10. (B) Disability income? (such as payments from insurance, or workers compensation) (Forms 1099-R, W-2)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	11. (A) Retirement income or payments from pensions, annuities, and or IRA? (Form 1099-R)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	12. (B) Unemployment Compensation? (Form 1099-G)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	13. (B) Social Security or Railroad Retirement Benefits? (Forms SSA-1099, RRB-1099)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	14. (M) Income (or loss) from rental property?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	15. (B) Other income? (gambling, lottery, prizes, awards, jury duty, digital assets, Sch K-1, royalties, foreign income, etc.)

Tax certified volunteers will use Form 13614-C, IRS Publication 4012, and the P+P volunteer tax manual to help determine if a tax return contains tax topics that are out of scope and cannot be prepared at P+P.

Quality review requirements

All tax returns are required to go through a quality review process. A volunteer cannot review a tax return they prepared. The certification level of the reviewer must match the level of the tax return. For example, any tax return containing an advanced tax topic must be prepared and reviewed by volunteers with advanced tax law certification.

Taxpayers must be included in the quality review process. Reviewers or managers will connect with taxpayers if questions arise. The final checkout procedures you lead as customer support volunteer also engage taxpayers the process. You guide them to give a final look their return before it is filed. You also inform taxpayers, before they sign, that they are responsible for the accuracy of the information on the return.

IRS CERTIFICATION INFORMATION

All volunteers at VITA sites must pass the required IRS certification tests prior to their first volunteer shift. At P+P, required tests vary by volunteer role. Customer support volunteers must pass two tests: *Volunteer Standards of Conduct* and *Intake/Interview and Quality Review*.

You can look up information or research answers while taking the test, and suggested resources are listed below. There is no time limit. You can save at any point and return to finish later. On each test you must obtain a passing score by answering at least 8 out of 10 questions correctly. If you do not get a passing score when taking the test, a retest option is available.

Tests must be taken online in the VITA/TCE Central testing website (see below). Questions for the test and retest are available in IRS Publication 6744 (available at IRS.gov) if you would like to review the questions before taking the test.

IRS Volunteer Standards of Conduct (VSC) Certification Test

This test is required of all volunteers to ensure awareness of and understanding of the VITA/TCE ethical requirements. The VSC summary on pages 7-8 and in IRS Publication 4961 can be used as references while taking the test.

IRS Intake/Interview and Quality Review Test

This test is required of all volunteers who assist with customer intake paperwork and assist with assigning customers to tax preparers. This test helps ensure a consistent intake, interview, and quality review process is followed at all VITA/TCE sites. The information on page 9 and in IRS Publication 5101 can be used as references while taking the test.

VITA/TCE Central testing website

Use the instructions below to access the testing website. If you experience technical difficulties, ensure pop-ups are allowed. With other issues, the P+P Volunteer Resources Department is available to help troubleshoot. You will need to take the VSC test before taking the Intake/Interview and Quality Review test.

Returning volunteers

The VITA/TCE Central website has been updated for tax season 2024. Use this new URL to access the site: <https://linklearntaxescertification.com>. You will need to reset your password to access the system and take your tests.

New Volunteers: How to register

1. Go to VITA/TCE Central homepage at <https://linklearntaxescertification.com>.
2. Click "Create Account". In addition to choosing a username and password and providing some basic contact information, you will need to select the following answers while setting up your account:
 - ⇒ Select Group 01 - VITA volunteer.
 - ⇒ Select No for site coordinator certification, instructor, and SPEC Territory Manager.
 - ⇒ Select Yes for volunteering in the VITA/TCE program.
 - ⇒ Select Other for training source
 - ⇒ Enter Prepare + Prosper as the Partner/Organization.

FORM 13615, VSC AGREEMENT

After completing certification tests, you must submit a signed (electronic signature encouraged) copy of Form 13615, *Volunteer Standard of Conduct Agreement-VITA Programs* to the Volunteer Resources Department.

Generate the form through VITA/TCE Central (<https://linklearntaxescertification.com>).

1. Check the box to electronically sign.
2. Click to “open and complete” the agreement, then download the PDF copy of the signed Form 13615 volunteer agreement.
3. Email an attachment of the downloaded Form 13615 agreement to volunteer@prepareandprosper.org.
4. P+P **does not** need the VITA/TCE Certification generated by clicking “Print Certificate”.

Form 13615 Requirement

IRS guidelines require that volunteers submit Form 13615 listing their legal name. Use the “My Account” section of the website to make updates to an existing account if needed. P+P will use a preferred name when IRS does not require a legal name. Contact the P+P Volunteer Resources Department with any questions.

VITA/TCE Central IRS

2023 VITA/TCE Certification Test My Account

Circular 230 Basic Advanced Military International Puerto Rico Foreign Student

2023 Volunteer Standards of Conduct Exam
 - Score: 100.0%
 - Exam Status: Pass
 - Attempts: 1

You may sign your Volunteer Agreement electronically by checking this box

1

2

Click here to open and complete your Volunteer Agreement. Click Print from the file menu to print the page.

Save the Volunteer Agreement for your records.

3

Generated From Link & Learn Taxes

Department of the Treasury - Internal Revenue Service

Form 13615
(October 2016)

Volunteer Standards of Conduct Agreement – VITA/TCE Programs

4

The mission of the VITA/TCE return preparation programs is to assist eligible taxpayers in meeting their tax responsibilities by providing **free** tax return preparation. To establish the good character required to maintain the highest standards of ethical conduct and provide the public with the highest quality of service, VITA/TCE volunteers must pass a certification test, and sign and date Form 13615, *Volunteer Standards of Conduct Agreement*. In addition, return preparers, quality reviewers, site coordinators, and VITA/TCE Intake/Interview & Quality Review and tax law prior to signing this form. The sponsoring partner, instructor, or IRS contact confirms the volunteer's identity on this form.

VITA/TCE CERTIFICATION

Presented To
Your Name

For Successful Completion of the VITA/TCE Certification Course
Volunteer Standards of Conduct Exam

On This Date
November 22, 2021

IRS

CHECK-IN AND SCREENING PROCESS

Acuity Scheduling

Customers make appointments using a system called Acuity Scheduling. They can make the appointment online or by calling the P+P customer service team. Appointments can be scheduled up to two weeks in advance. Batches of new appointments open every-other Monday and smaller numbers will open up periodically due to cancelations.

At the end of your shift, use the information on the customer sign-in sheet to add a label to each customer in Acuity Scheduling. Mark if they attended or did not show up to their appointment. Your manager will need to log in to Acuity for you to do this.

Customer sign-in sheet

A manager will use Acuity Scheduling to print an appointment list that you will use as a customer sign-in sheet. Use it to track when customers arrive and leave. Also, make notes about basic screening items and special situations.

Customer number

An important detail to track on the sign-in sheet is the customer number. Numbers are determined by the customer's arrival time within their appointment time block. For example, the first to arrive for a 5:45 appointment is "5:45-1", the second is "5:45-2", and so on. The first to arrive for a 6:00 appointment is "6:00-1". For customers without an appointment, use "walk-in-[arrival time]".

Appt Time	Customer Name(s)	Online Intake	Number	Check-in Time	Viewed photo ID	Viewed SSM/TIN	Comments	Screening 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		

Common Check-In Issues

- You may be able to see a **walk-in customer** if your manager determines there is capacity to do so. If a customer **does not have an appointment**, and the clinic is too busy to assist them, provide a P+P brochure with scheduling information. If time permits, and there are openings online, you can assist with scheduling.
- If a customer has an appointment, but their name is not on the list, work with a manager to check Acuity Scheduling. It's possible the appointment is scheduled for another date or at a different location.
- If a customer is **more than 15 minutes late to their appointment** then ask a manager about whether or not there is still capacity at the site to take the customer as a walk-in.

Intake paperwork—online or onsite

Customers will have the opportunity to fill out intake paperwork online. A manager will print out packets that were completed in advance. Store them in a secure location at your site until the customer arrives. If a customer did not do paperwork online, give them a paper intake packet to complete when they check-in.

The intake paperwork is an essential tool to ensure an accurate tax return and lets the customer know about all the service options available from P+P. In 2024, the intake packet includes:

- **Customer envelope:** This holds customer intake paperwork and tax documents during tax preparation. The customer takes it after preparation to hold their final tax return.
 - ⇒ **Important CSV role:** Write the customer’s name, appointment time, and number on the envelope at check-in.

- **IRS Form 13614-C:** This Intake/Interview & Quality Review Sheet is required by the IRS for all VITA programs. Preparers Form 13614-C to conduct a tax interview. This form helps determine the IRS tax certification level needed to prepare the return and identifies out of scope items.

- **P+P Tax Intake Sheet:** This form is P+P-specific. It asks demographic questions and gives customers the option to sign up for updates from P+P. This form also collects signatures giving consent for limited data sharing, collects direct deposit/direct debit information, and asks for information needed to prepare a Minnesota tax return.

- **P+P Boost Your Money Form:** This form is P+P-specific. CSVs use it to connect customers to relevant financial products and referrals. These include other P+P services, like Money Mentors financial coaching or FAIR banking, and services at trusted P+P partners.

Voter registration information can be requested by customers on Form 13614-C. Volunteers can encourage customers to register or get more information online at www.mnvotes.org. P+P will have paper registration forms onsite to provide to customers who cannot do online registration.

Screening Checklist

The P+P Volunteer Checklist sheet starts with the Screening Checklist. Often, you will fill this out when a customer checks in for their appointment. If there isn't time while the customer is checking in, then follow up with them shortly after. If a preparer is available immediately when the customer arrives, you will usually send the customer directly to the preparer without doing a full screening.

The checklist identifies common reasons a taxpayer's return cannot be completed. We don't want to keep the taxpayer at the tax clinic longer than needed if we can't complete their return. The Screening Tool (inside front cover) gives additional information about the items on the 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 # _____

Notes from Screening or Preparation: _____

FINANCIAL SERVICE AND REFERRAL PROCESS

P+P Boost Your Money form

The Boost Your Money form is a useful tool for you to identify what financial resources will be helpful for a customer. You will include it in every intake packet, so all customers will fill out this form, and can check the boxes for items that interest them.

You can pick up and review the Boost Your Money form before, during, or after tax preparation. **Make sure to connect with everyone related to their interests and follow the steps for each service or referral that is a good fit.** After you are finished with the form, keep it with your Financial Services Log.

While talking with a customer, you may find that something they were interested in is not a good fit. Remember, customers do not get all the details on the Boost Your Money form. Use the relevant sections of this manual and the financial services menu at each preparer station to help guide your discussion and make a good connection.

Customer not interested?

Some customers will not mark anything on the Boost Your Money form, or mark the box showing they are not interested in any programs or services. It's still valuable to have a conversation!

Use powerful questions and active listening skills to learn more about what someone plans to do with their refund, how they feel about their financial health, and if they have worked with one of these partners in the past. Your conversation may open doors to a useful referral or simply make a better connection with the customer.

Boost Your Money form Volunteer Checklist



Follow the short checklist on the Boost Your Money Form (and below) for each referral or service. Use the detailed sections in this manual for eligibility details and special next steps.

-
- 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): _____

MONEY CONVERSATIONS

What is a money conversation

Money conversations allow you to check-in with a customer about financial situations and money in general. It's an open-ended discussion that prompts the customer to share about financial interests, successes, barriers, and goals. There's no predetermined direction for a money conversation, but it may help you recognize financial services and referrals that can support the customer. You don't know what is going on with a customer's financial situation, so avoid bringing assumptions, judgment, or shame to the conversation.

Using powerful questions

Powerful questions are open-ended and invite the customer to share about their situation. Avoid questions with a simple yes/no answer and questions that start with "why" as they may pressure the customer to defend or justify their ideas. Your previous interactions with a customer and the customer's Boost Your Money form can help you start a money conversation and choose engaging powerful questions.

Powerful questions suggestions for CSVs

- ⇒ What are you planning to do with your tax refund this year?
- ⇒ What made you interested in this service? (*use the Boost Your Money form*)
- ⇒ What are you saving for right now?
- ⇒ How have you handled similar situations in the past?
- ⇒ Can you tell me more about that?
- ⇒ What resources do you need to move forward?

Using Active listening

Your volunteer role will pull you in many directions, but do your best to listen actively and be fully present and engaged in your money conversations and other interactions with customers. Listening well helps provide good service at the tax site, build relationships with customers, and make connections to relevant financial referrals and services.

Beyond the exact content of what customers share, listen for their emotions and values. How are they feeling about their situation? What's most important to them? Here are two examples related to financial services and referrals P+P can offer.

- ⇒ If someone shares a lot about their grandkids, having a conversation about saving for the children's future may lead someone to be interested in buying U.S. Savings Bonds and entering the Save + Win contest.
- ⇒ If you hear that someone is nervous about signing in to their student loan website to print off a form for the tax preparer, a referral to LSS might help them learn about student loan repayment options and feel more comfortable with managing their loans.

CHECKOUT PROCESS

Returns Ready for Checkout

Tax returns will be ready for checkout after going through a quality review process. Reviewer volunteers will print and assemble the tax return, and you will walk the customer through the checkout process. At the reviewer station you should pick up:

- The customer envelope with refund or balance due amounts written on the front
- A full copy of the customer's tax return
- The customer's original documents (tax forms are often stapled to the tax return)
- The customer's intake paperwork—usually stapled behind Form 8879 for e-filing
- Extra documents: Saver Pigs, Balance Due handouts, envelopes, or tax returns to mail

Checkout Checklist

The Checkout Checklist is the last section on the P+P Volunteer Checklist sheet. Use it as a guide to ensure all important checkout steps are completed. The next few pages in this manual are a useful reference for these steps.

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

- 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 & 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.

Additional notes: _____

Checkout process tips

Return all taxpayer documents

When starting the checkout process, return Social Security cards, ITIN letters, or other SSN/ITIN documentation for the taxpayer, spouse, and dependents right away. Ensure the taxpayer has their photo ID. All other original tax documents should be in the customer envelope and can stay there.

Share refund or balance due amounts

Share the refund or balance due amounts with the customer. Refund amounts should be written on the front of the customer envelope. If they are not:

- The federal and state refunds are on the summary sheet.
- The renter's or homeowner's property tax refund is on page 2 of Form M1PR on line 25. This page is near the end of the return copy.

Answer any questions the customer has about the amounts. If it leads to a tax question or an accuracy question ask a manager for help.

Summary sheet review

Go through the printed summary sheet (example on next page) with the customer to verify the items below. If the customer identifies any errors, work with a reviewer or a manager to make the change in TaxSlayer.

- 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)

Reviewing direct deposit and balance due options

Verify how the customer wants to receive their refunds or pay a balance due. If a customer wants to change this, for example, if someone decides to split their refund or deposit it into a different account, then work with a manager or a reviewer to have the change made.

Have the customer confirm routing and account numbers for direct deposit or direct debit:

Direct deposit: Review and verify account/routing numbers on the Summary Sheet. If the federal refund is split, the state refunds will go to the first account listed on the summary sheet.

The Summary Sheet lists account numbers for all accounts used and savings bond purchases, does not indicate if an account is checking or savings. This can be verified on: Form 1040, page 2; Form 8888; Form M1, page 2, or Form M1PR, page 2.

Balance due: If using direct debit, review and verify the debit amount and routing/account numbers. If not using direct debit, confirm that the customer knows how to make a payment (options are on the Paying a Balance Due handout available onsite). For more details and frequently asked questions about having a balance due, see the next section on pages 22-23.

Sample summary sheet

TAX YEAR: 2022
 OFFICE : 7Q0057041F64
 CLIENT : 600-00-4556 YASMINE SAMPLE
 ADDRESS : 123 1ST AVE
 : SAINT PAUL MN 55101
 Home : (651) 123-1322
 Work :
 Cell :
 STATUS : SINGLE
 FED TYPE: Direct Deposit
 ST TYPE : Direct Deposit
 E-MAIL : YSAMPLE@NOEMAIL.COM

PROCESS DATE: 11/20/2023
 BIRTH DATE : 01/01/1984 Age:39
 PREPARER : 995
 EFFECTIVE RATE: 0.00%

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

LISTING OF FORMS FOR THIS RETURN

FORM 1040
 FORM W-2
 SCHEDULE EIC (EARNED INCOME CREDIT)
 CHILD TAX CREDIT WORKSHEET
 FORM 8812 (ADDITIONAL CHILD TAX CREDIT)
 FORM 8879 (E-FILE SIGNATURE AUTHORIZATION)
 FORM 8888 (DIRECT DEPOSIT OF REFUND)
 MN STATE RESIDENT RETURN

QUICK SUMMARY *

SUMMARY	FEDERAL	MN RESIDENT
FILING STATUS	1	1
TOTAL INCOME	22500	9550
TOTAL ADJUSTMENTS	0	-8900
ADJUSTED GROSS INCOME	22500	700
DEDUCTIONS	12950	0
EXEMPTIONS	0	0
TAXABLE INCOME	9550	700
TAX	958	40
CREDITS	958	0
PAYMENTS	9250	2634
REFUND	9250	2594
AMOUNT DUE	0	0
EARNED INCOME CREDIT	5660	0

DIRECT DEPOSIT INFORMATION

RTN: 091000019 ACCOUNT: 12345678910 AMOUNT: \$8,200.00
 RTN: 296075933 ACCOUNT: 10987654321 AMOUNT: \$1,000.00
 TOTAL BONDS: \$50.00

Final financial services and referrals

Do a final review of the Boost Your Money form to make sure customers get the opportunity to build savings with their refund or get connected to resources. Key items to revisit at checkout:

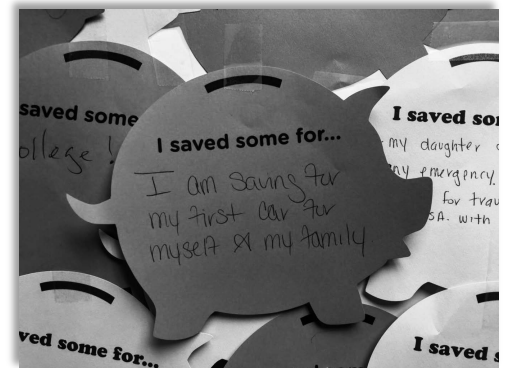
- ⇒ If the customer is saving any of their refund in a savings account or U.S. Savings Bond, make sure they signed up for the Save + Win contest.
- ⇒ Make sure customers with federal refunds know that splitting is an option. Customers may want to change how they receive their refund after seeing the final amount.
- ⇒ If a refund is set up to come as a paper check, remind the customer that you can quickly open a CFR Focus Card. It's okay for customers to choose a refund check, but make sure they know there is a direct deposit option easily available.

Savers and Saver Pigs

If a customer is purchasing a U.S. Savings Bond or putting some or all of their refund into a savings account then they are a saver!

Ask savers to fill out a Saver Pig to share what they are saving for. Tape the pig to the saver board at your site as a visual celebration of saving and savings goals.

Make sure all savers get the chance to enter the Save + Win contest. See page 32 for details.



Return approval

Before a customer signs Form 8879 to authorize e-filing or signs the paper return, it's important that they know what they are signing and what their signature means. After you share refund or balance due amounts and review the basic information on the summary sheet:

- ⇒ Explain that their signature confirms that the return is true, correct, and complete to the best of the taxpayer's knowledge. It also confirms that they know they are responsible for the information on the return.
 - *Sharing this information before a customer signs is an IRS requirement!*
- ⇒ Give customers time to look over the full printed return if desired.

If a customer is concerned about the accuracy of the return, they should not sign it until they are satisfied that it is correct. Get a manager or tax certified volunteer to assist with explaining any potential issues on the return before the customer signs.

Customer declines to file: In the rare case that a customer does not agree with the return and does not want to file, alert your manager, and the customer will sign the "DO NOT FILE" form.

E-file return signatures

Signature: Taxpayer (and spouse if filing jointly) sign Form 8879 to authorize P+P to e-file the return.

Balance due returns: Provide a Balance Due Handout and paper-clip the 1040V and M60 vouchers to IRS and Minnesota Revenue envelopes. If the taxpayer is using direct debit, review the details.

P+P Records: Keep Form 8879 and the attached intake paperwork in a secure location at your site. It will be stored securely at the P+P main office as back-up documentation.

Paper-file return signatures

P+P Records: Keep the intake paperwork for P+P records.

Signatures: The taxpayer must sign and mail the paper returns. They will need to add postage, but you should guide them to sign in the correct places. They will sign on page 2 of each tax return. If time permits, assist with folding the signed returns and placing them in the correct envelopes.

Federal return — black and white IRS envelope

- ⇒ Federal forms and schedules for mailing are stapled together.
- ⇒ Sign on Form 1040 page 2 (taxpayer and spouse must sign for a joint return)
- ⇒ Paper-clip signed return to a black and white IRS envelope

Minnesota income tax return — blue or green striped Minnesota envelope

- ⇒ State forms & schedules are paper clipped with a federal return copy. Don't staple.
- ⇒ Sign on Form M1 page 2 (taxpayer and spouse must sign for a joint return)

Minnesota property tax return — orange striped Minnesota envelope

- ⇒ Form M1PR and additional schedules are paper clipped. If renter, make sure there is a copy of the original CRP or Rent Paid Affidavit. Don't staple.
- ⇒ Sign on Form M1PR page 2 (taxpayer and spouse must sign for a joint return)

Balance due returns: Provide a Balance Due Handout for the taxpayer and paper-clip the 1040V and M60 vouchers to IRS and Minnesota Revenue envelopes.

Power of Attorney returns: A copy of Form 2848 showing Power of Attorney, should be mailed with the return.

Refund and return tracking

Customers can check their refund status using the IRS or Minnesota Department of Revenue "Where's My Refund" websites or phone lines. This information is listed on the front of the customer envelope. Processing times vary for customers with different situations, so don't provide a specific refund timeline.

Taxpayers should be able to see their return in the tracking system within one business day. If they check the system and the return is not located, they should call P+P to verify the e-filing process was successful.

Homeowner/Renter Info handout

Customers who do not have the information needed to file their homeowner or renter refund can submit the information later using the purple P+P Homeowner + Renter Info handout. The preparer should add a handout to the customer's envelope if needed. Remind the customers how to submit documents during checkout.

Questions and wrapping up

Confirm that all the customers questions were addressed and provide them with the customer envelope containing their tax return and tax documents. Ask a manager or a tax volunteer to assist with any tax questions.

Before working with the next customer, make sure all paperwork is properly stored and that you finalized notes on the Financial Services Log.

PREPARE + PROSPER
462-281-0802
www.prosperepp.com

HOMEOWNER + RENTER INFO

If Prepare + Prosper (P+P) filed your federal + state income tax return, but you still have your 2023 Certificate of Rent Paid (CRP) or Statement of Property Taxes Payable in 2024, we can still complete and file your Property Tax Refund (also called the Renter's Property Tax Refund, "renter's rebate," or Homestead Credits Refund).

Please do the following:

- Answer all questions on the reverse side of this handout. We cannot complete the return unless ALL questions are answered.
- Mail, fax, or submit online via the QR link below, the reverse side of this handout with a copy of your CRP(s) and/or Property Tax Statement.
- Wait for a copy of your completed forms to arrive by mail. Please note, we will prepare these returns AFTER April 15, 2024. The due date for your 2023 property return is August 15, 2024.

Required forms (attach to CRP)	Renter	Homeowner	Mobile home owner
<input type="checkbox"/> If you own your mobile home and file this handout, you must submit both the Property Tax Statement and a CRP to file.	<input type="checkbox"/> The correct form for the 2023 return is the Property Tax Statement Payable in 2024. The county needs this form to contact the landlord to request a copy for needed to file.	<input type="checkbox"/> A copy of your statement may be available online starting in March of your county website. If you cannot find the statement, contact the landlord to request a copy for needed to file.	<input type="checkbox"/> Property tax statements for mobile home owners are processed in June by your county.

Required forms information

Submit this information before calling Minnesota Revenue to request a Rent Paid Affidavit (RPA) at 612-296-2789 or 800-622-9096. A return with an RPA must be paper filed.

- (1) Landlord's name, address, and phone number
- (2) Address and county of rental unit
- (3) Your Account Social Security Number(s) or Individual Taxpayer Identification Number(s)
- (4) Number of renters in the unit
- (5) If you own your mobile home, include these if possible when filing:
 - (a) amount of rent submitted Section 8, HUD, etc.
 - (b) if the unit was an assisted living facility.

PAYING A BALANCE DUE

The reasons a taxpayer owes a balance due vary, but you can become familiar with several common causes to help taxpayers understand why they owe. Taxpayers with a balance due are often unsure about what to do next. This information can help you support them. Connect with your manager or an experienced tax volunteer if needed for help explaining a balance due or advising the taxpayer on payment steps.

Common reasons for a balance due

Not enough tax withholding during the year

- ⇒ Often this occurs when a taxpayer incorrectly filled out Form W-4 for their employer and too little tax comes out each pay period. This is common when the taxpayer has several jobs or married filers both work.
- ⇒ Low withholding can also occur when taxpayers are self-employed, because tax withholding cannot be taken out of self-employment income sources.

A change in income from the previous tax year

- ⇒ Higher income or a different kind of income can cause a balance due which results from entering a higher tax rate bracket, incurring self-employment tax, or having tax credits reduced.
- ⇒ Lower income or a different kind of income can impact tax credit calculations, like the Earned Income Credit or Minnesota Child and Working Family Credits.

A change in dependents

- ⇒ Dependents qualify taxpayers for many different tax benefits and credits. The loss of a dependent because of their increased age or because someone else now claims them can have a big impact on a taxpayer's refund or balance due.

A change in eligibility for tax credits

- ⇒ Change in income can lower or eliminate the Earned Income Credit when there is higher income or more unearned income (such as unemployment compensation).
- ⇒ Child no longer qualifies the taxpayer for the Child Tax Credit.
- ⇒ Taxpayer or a dependent is no longer a student and no longer qualifies for education credits.

Common questions about having a balance due

What happens if I pay late?

Paying a balance due late will result in interest being added daily to the balance due amount until the full amount is paid. Additionally, a failure to pay penalty is charged for each month the payment is not received. If no payment plan is established, taxpayers will receive regular collections communications from the IRS or MNDOR. Tax liens and wage garnishments are possible if the taxpayer does not respond in a timely manner.

Do I have to pay right away if I file for an extension?

An extension allows more time to file a return but not to pay a balance due. A taxpayer should be encouraged to estimate what they will owe and pay what they can by the original filing deadline. Interest and penalties will be added to any unpaid balances. If the taxpayer over pays, the overpayment will be refunded.

What should I do if I can't afford to pay?

Taxpayers should file their return even if they cannot pay what is owed. Filing on time and paying as much and as soon as possible will keep penalties and interest to a minimum. The penalty for filing late is higher than the penalty for not paying on time.

There are short-term payment plans available to pay in full (180 days) by installments with no fees. There are longer-term installment agreements for minimal fees often based on income and the ability to pay.

If paying the full balance due will cause the taxpayer a financial hardship, provide a referral to a Low Income Taxpayer Clinic (LITC) for free legal advice and explanations of all available payment options for their particular situation.

Options for paying a balance due

Provide a Paying a Balance Due handout to taxpayers who owe. You can use the handout to discuss payment options during checkout. A taxpayer who can pay a balance due without it causing financial hardship should choose one of these options:

Option 1: Pay in full by the tax deadline.

 Payment can be made by:

- A. Direct debit from a savings or checking account (preparer enters routing and account information in TaxSlayer). Payment date can be set as late as the filing deadline.
- B. Online using routing and account numbers at www.irs.gov/payments for federal taxes, or for Minnesota taxes, at www.revenue.state.mn.us.
- C. Check or money order payable to U.S. Treasury or Minnesota Revenue, mailed along with payment voucher or dropped off in person.
- D. Credit or debit card at www.irs.gov/payments or www.payMNTax.com (or call 855-947-2966). A fee is charged for this service.

Option 2: Pay in part or in full after the tax deadline.

 Use options B, C, or D from Option 1.

Option 3: Set up an installment agreement/payment plan. For federal taxes, file Form 9465, *Installment Agreement Request*, either online at the IRS website or on paper. For Minnesota, call the Minnesota Department of Revenue. Both federal and state payment plans charge a fee to set up the plan, but taxpayers should ask about reduced fees for low-income taxpayers.

CFR PREPAID DEBIT CARD—FOCUS CARD

What is the CFR Focus Card?

Community Financial Resources (CFR) provides consumer-friendly products to communities across the nation. P+P has partnered with CFR since 2012 to offer prepaid debit cards for tax refunds and other direct deposits.

CFR partners with US Bank to offer the **Focus Card**. CFR prepaid debit cards are customized and reloadable. They have a routing number and unique account number, and provide easy **access to a direct deposit option** for tax refunds, paychecks, and government benefits. The Focus Card allows customers to make purchases at stores or online as well as access to online bill pay, direct debit, or other forms of auto-pay.

After money is deposited to the account, customers have the **option to set up a savings account** that is linked to the card. It's also possible to set up regular transfers to the savings account to make saving automatic.

The CFR Focus Card is **not a US Bank checking account**. Customer support is not available in US Bank branches. Customers can get support 24/7 by calling the **prepaid card customer service phone line, 1-877-474-0010**. If a customer had a US Bank account closed in the past, they will still qualify for a CFR Focus Card if they meet the requirements listed below.



Requirements to open a CFR Focus Card

- 14 years of age or older
- Valid State ID or Drivers License*
- Social Security card* or ITIN letter*
- Physical address (a separate mailing address can be added)

**P+P does not keep a copy of the ID and Social Security card/ITIN letter but a small number of customers may receive a request from US Bank to submit copies to verify the account.*

Address considerations

- General delivery addresses cannot be used.
- PO boxes are allowed as a mailing address, but a physical address must be entered.
- Customers without a physical address can use one for a trusted person or organization.
- For customers with a Safe At Home address, enter that address as the physical address.



This product is a good fit for someone who...

- Prefers not having or doesn't qualify for a checking account
- Needs a personalized debit card to make payments online, by phone, or in-person
- Wants a new direct deposit option for their refund or other payments
- Has concerns about garnishments



This product is not a good fit if someone...

- Deals directly with cash as income (there are fees for depositing cash)
- Already has deposit accounts that they are comfortable with and have easy access to

Talking points

- CFR prepaid debit cards are easy to get and sign-up is quick.
- There are no minimum balance requirements, monthly fees, and it's not possible to overdraw.
- You can get cash at thousands of free U.S. Bank, AllPoint, or MoneyPass ATMS or cash back at a point of sale (like at the grocery store).
- You can use the online and mobile apps to pay bills online and to keep track of your money.
- Once your card is activated, you can build savings with a linked savings account.
- You can use for your tax refund and also set up direct deposit of paychecks, public benefits, or other deposits.

Assisting with a CFR Focus Card

If a customer wants a new card, work with the customer to complete the short online enrollment to get a new routing and account number. The process is outlined on the next few pages.

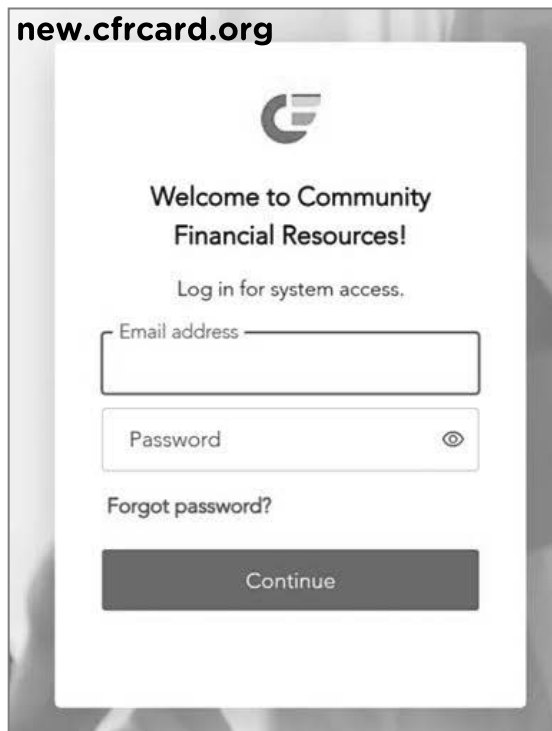
If a customer already has a CFR Focus Card from a previous tax season, customers can continue to use the same card from year to year. (See section on searching, page 26.)

Logging in to the CFR Focus Card enrollment site

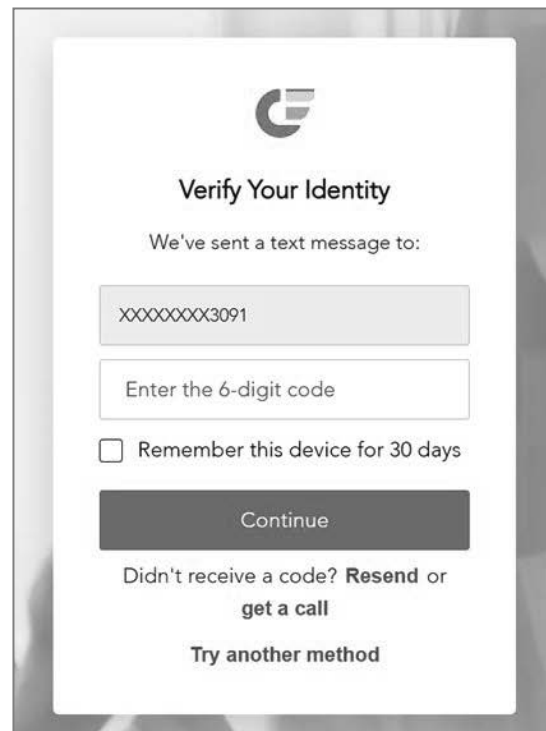
Access the enrollment site using this web address:

new.cfrcard.org

You will have your own unique login to the CFR Focus Card enrollment website. Your username is your email address. You will set (and can reset) your password. When you login, you will be required to enter a security code texted to your cell phone.



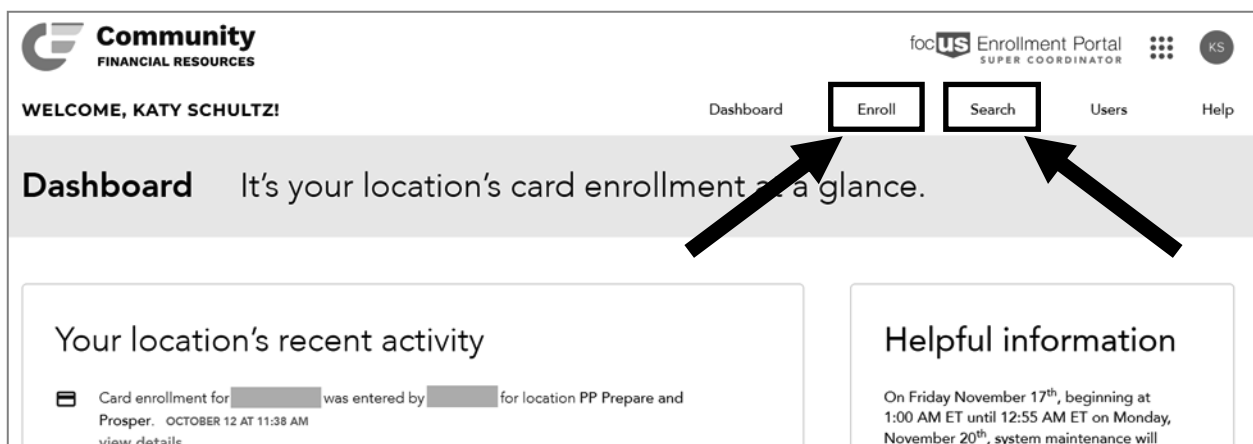
The screenshot shows the login page for new.cfrcard.org. At the top left is the URL 'new.cfrcard.org'. Below it is the logo, a stylized 'E' inside a circle. The text reads 'Welcome to Community Financial Resources!' followed by 'Log in for system access.' There are two input fields: 'Email address' and 'Password'. The password field has an eye icon to toggle visibility. Below the password field is a link for 'Forgot password?'. At the bottom is a dark grey button labeled 'Continue'.



The screenshot shows the identity verification page. At the top is the logo, a stylized 'E' inside a circle. The text reads 'Verify Your Identity' followed by 'We've sent a text message to:'. Below this is a grey box containing the text 'XXXXXXXX3091'. There is an input field labeled 'Enter the 6-digit code'. Below that is a checkbox labeled 'Remember this device for 30 days'. At the bottom is a dark grey button labeled 'Continue'. Below the button is the text 'Didn't receive a code? Resend or get a call' and a link 'Try another method'.

New card enrollment

1. To start a new card account click Enroll at the top of the Dashboard page.
2. Ensure the customer signed the consent on the Boost Your Money form with the Prepaid Debit Card box checked.
3. Work with the customer to enter all of the required details in the Enrollment Form (see detailed instructions on the next page).
4. Have the customer verify that all details were entered correctly on the review page.
5. Print the Congratulations confirmation page and give it to the tax preparer to add the new account number to the tax return. Afterward, the customer keeps the confirmation page.
6. Give the customer the Prepaid Debit Card handout, and offer the Focus Card account disclosures. It is mandatory that they are offered during enrollment, but they will also be mailed to the taxpayer with their card. (More disclosure copies can be printed from the CFR Enrollment Portal Dashboard.)
7. Share that the card will arrive in a plain white mailer in 10 to 14 business days. Encourage customers to set up the mobile app and to make their card portable so they can use it for more than their tax refund (see more instructions on page 28).
8. Use the Financial Services Log to track that you opened a new Focus Card and fill out the online Financial Services Tracking Form before the end of your shift.



Search for an existing card

To use a card opened in a previous year, there are a few ways to get the account number. If the customer no longer has the physical card, they can call 1-877-474-0010 to order a replacement and it will be tied to the same account number.

- You can use the **Search option** on the CFR website to look up and print the routing and account number.
- You can find the routing and account number on a **prior year tax return**. You can use a copy the customer has with them, or you can work with a manager to look up a return.
- The customer can look up their account number on the US Bank **Focus card app or website** if they already have an account: www.usbankfocus.com.

Search tips

You do not need to enter all information in the search area. Click the Show Details next to the customer's name when you find the correct record. A customer may have more than one record. Usually the most recent record will be the account information needed. If it's uncertain which account should be used, do a new card enrollment.

Complete the Financial Services Log and the online Financial Services Tracking Form to track that you helped find information for a previous year's card.

Enrollment form instructions

Practice!

You can practice an enrollment on the CFR Focus Card training site.

URL: training.cfrcard.org
(click log in at the bottom)

Username:
katy@prepareandprosper.org

Password: P+Ptraining!

Choose your tax site from the location list.

Enter customer's name as shown on the Social Security card or ITIN letter. If filing jointly, open the card in the name of the first person listed on the tax return.

Enter number as shown on the Social Security card or ITIN letter.

Enter date of birth.

Enter physical address. If the mailing address is different, check the box and enter below. For Safe at Home addresses, enter the lot number in the address line and PO box in address line 2. Do not enter a mailing address.

Enter a number and select the phone type.

Enter an email address or noemail@noemail.com. Email allows customers to set up online and app services for their card.

Click to finish enrollment and show a confirmation page. Review it with the customer and make corrections if needed or finish the enrollment. Print the Congratulations confirmation page for the customer's records.

Community FINANCIAL RESOURCES

WELCOME, KATY SCHULTZI

Dashboard

Enroll Request a card by completing this enrollment form.

Please complete the Focus Card enrollment form below.

Location: Select...

Card Type: [Dropdown]

Applicant Name (alphanumeric only, no special characters)

First Name* [Text] Last Name* [Text]

Social Security Number/ITIN* 123456789 Social Security Number/ITIN (again)* 123456789

Date of Birth (Must be 14 or older)* MM / DD / YYYY

Applicant Resident/Physical Address (Check mailing address option for PO Boxes)

Address* (alphanumeric only, no special characters) [Text]

Address Line 2 line 2 (optional) [Text]

City* (alphanumeric only, no special characters) [Text] State* Select...

Zip Code* [Text] Zip Code Plus 4 [Text]

Mailing address is different from physical residence above.

Please provide one or more phone numbers below:

Phone Number* (111) 222-333 Phone Type* Select...

+ Additional Phone Number

Primary Email Address* user@domain.com Alternate Email user@domain.com

Submit Enrollment

Additional CFR Focus Card FAQs

Is this a US Bank debit card?

No, US Bank services the card and provides ongoing technical support, but this is not a US Bank debit or ATM card, and this doesn't give you an account at US Bank. CFR provides the US Bank relationship and enrollment portal for the CFR Focus Card. CFR also negotiates the terms for cards opened at P+P and other VITA sites nationwide.

How long does it take for the CFR Focus Card to arrive?

7-10 business days. The card comes in a very plain white mailing envelope and can easily be mistaken for junk mail.

What happens if my card doesn't come?

If a debit card does not come within the 14 business days you can either:

- Order a free replacement with a shipping time of 10-14 business days, or
- Have a card expedited (3-day shipping) for a fee of \$15-25. This fee will be directly debited from the CFR Focus Card balance. You must be available to sign for the expedited card when it arrives.

Can I have additional direct deposits to this debit card?

YES! Activate your card, and then call 1-877-474-0010. Tell the representative you want to **"make your card portable"**. They will ask a series of identity verification questions. You can also make the card portable via your online account at www.usbankfocus.com. After the card is portable, you can use your routing and account information to deposit paychecks, government benefits, or any other direct deposit.

ITIN holders will be required to submit an ID and address verification to make the card portable.

Can I add someone else on my card?

Yes, you can add a joint authorized user on your card. Joint users receive their own card and have access to the full benefits that the card presents. However, to deposit the tax refund to a specific card, the name and SSN for the prepaid debit card must match that of the first taxpayer listed on the tax return.

What fees are common on my card?

A \$2 fee is charged for using out of network ATMs (ATM may also charge a fee).

An inactivity fee of \$2 is charged for any month when there is 90 consecutive days with no deposits or withdrawals from the account. Money kept in a linked savings account and accounts with a \$0 balance are not subject to this fee.

No fees are charged for:

- ⇒ Monthly maintenance
- ⇒ In-network ATM use (Allpoint, US Bank, or MoneyPass ATMs)
- ⇒ One card replacement each year
- ⇒ Opening a linked savings account
- ⇒ Adding a joint account user

FAIR FINANCIAL SOLUTION

Why and what is FAIR?

FAIR is a P+P program built with and for those who are currently and historically marginalized in the financial marketplace. FAIR introduces a new solution that provides a safe, affordable, and accessible way to transact, save, and build credit. The FAIR banking products are created through a partnership with Sunrise Banks.



The product set includes a **checking account, savings account, and a credit builder loan**. All FAIR products are available regardless of a person's banking history (prior bank fraud activity excluded) or "ChexSystems" record. The products are offered through a unique community distribution model at trusted places where people live, work, and receive services.

Requirements to open a FAIR account

FAIR does not have income guidelines for eligibility and is geared for those without a banking relationship or those who are unhappy with their existing banking relationship. To open an account, customers need:

- **A current [not expired] ID.** Options include: a driver's license, passport, state ID, military ID, or tribal ID.
- **A Social Security number or ITIN** (*the physical card is not needed*).
- **Proof of physical address** (ONLY if not current on their ID). Options include: copy of a W2, a current utility bill, a lease agreement, a pay stub or job offer, or a bank statement (credit card bills are NOT accepted).
- **To be 18 years of age or older.**



FAIR checking and savings accounts ARE a good fit for someone who...

- Has an imperfect banking history and gets turned away by other banks
- Has an account but is paying high and unpredictable fees, like overdraft penalties
- Is comfortable banking online and/or using a mobile app
- Has a smartphone with a data plan or secure internet access
- Gets paid via check or direct deposit
- Doesn't rely on cash



FAIR checking and savings accounts ARE NOT a good fit if someone...

- Has a history of actual bank fraud
- Has no smartphone with a data plan or internet access
- Doesn't feel comfortable with banking online/mobile
- Doesn't have access to direct deposit for their income
- Prefers operating in cash

FAIR talking points

- FAIR accounts are designed for those who have been shut out of or don't trust banks, and/or people who are unhappy with their current banking option. All accounts are available regardless of credit or banking history (excluding prior fraud activity) and for those who have had to walk away from banks due to high, unpredictable fees.
- FAIR prioritizes predictable and transparent fees. There is no overdraft and no monthly minimum balance requirements. P+P will cover the \$3 monthly maintenance fee through December of 2024.
- The FAIR Credit Builder is designed for those with little to no credit history and can help build credit and savings at the same time. No money is paid up-front, instead, the bank puts a \$500 loan into a Certificate of Deposit (CD). Monthly payments of about \$31 go toward repaying the \$500 loan. When the credit builder is completed, the money in the CD is released.

A closer look at FAIR accounts

More details on FAIR accounts, including the full fee schedule, is available at fairfinancial.org.

FAIR Checking Account:



- Open with as little as \$25
- No overdraft fees
- No monthly minimum balance
- \$3 monthly fee (covered by P+P through December 2024)
- Available regardless of banking history (excluding fraud)
- MasterCard debit card
- Remote deposit checks on Mobile Banking

FAIR Savings Account:



- Open with as little as \$25
- No monthly minimum balance requirement
- Earn monthly interest

FAIR Credit Builder:



- No credit score requirement*
- A \$500 FAIR Credit Builder loan paid monthly over 18 months would have a monthly payment of \$31.19, finance charge of \$61.42 and an Annual Percentage Rate (APR) of 14.98%
- All payments are reported to all three credit major bureaus

*FAIR Credit Builder approval is subject to ID verification.

FAIR is a program of Prepare + Prosper, a non-profit organization and is not a bank. Banking services are provided by Sunrise Banks N.A., Member FDIC. Deposit and loan products offered by Sunrise Banks. Deposit products insured by the FDIC up to \$250,000 per depositor.

Referrals to FAIR: Tax refund deposits

If a customer wants to use a new FAIR account to direct deposit some or all of their refund, follow the process outlined below.

CSV Steps

- Ensure the customer has signed the Boost Your Money (BYM) form consent to share contact information with the P+P FAIR team.
- Inform the customer of their next steps (see “Customer Steps” to the right).
 - Give the customer a FAIR Priority Appointment information sheet and a FAIR brochure
- Inform the customer that P+P will hold their return until all of the steps are completed.
- Schedule a priority FAIR Enrollment Appointment. **Use this link to schedule:** tinyurl.com/priority-fair.
- Make notes about the pending new FAIR account the financial services log and in online Financial Services Tracking Form.
- Tell your manager that the customer’s return must be held until the new FAIR account enrollment is complete.

Customer Steps

- Make sure that you have the proper documentation.
 - ⇒ A current [not expired] ID
 - ⇒ A Social Security number or ITIN
 - ⇒ Proof of physical address
 - ⇒ 18 years of age or older
- Attend your Priority FAIR Appointment.
 - ⇒ Most appointments are virtual but in-person can be available.
- Wait for account approval.
- Work with P+P staff to add account information to finalize your tax return.

Please reach out to P+P staff as soon as possible if there will be a delay in completing these steps.

Referrals to FAIR: No tax refund deposit

If a customer is interested in FAIR but does NOT want to use it to direct deposit their refund, follow these steps.

1. Provide the FAIR brochure as a resource;
2. Ensure the FAIR banking accounts and/or credit builder checkbox is marked
3. Ensure that the customer signed the Boost Your Money form consent to share information
4. Track the customer’s information on the Financial Services Log and in the online Financial Services Tracking Form.
5. Optional: Schedule an appointment on the FAIR website (not a priority appointment). **Use this link to schedule:** <https://fairfinancial.org/get-fair/>

SAVE + WIN CONTEST

What is Save + Win?

Save + Win is a savings promotion offered by Prepare + Prosper. The Save + Win contest gives customers who save at least \$50 of their refund the chance to win a prize just for saving! Every week during tax season two P+P customers will win a \$100 prize. Customers will stay entered for each drawing until the end of the tax season unless they win.



This contest is a good fit for someone who...

- Is motivated to save and have a chance to win \$100
- Uses direct deposit to put part or all of their refund into a savings account
- Purchases a U.S. Savings Bond
- Wants to tell their savings story



This contest is not a good fit if someone...

- Has immediate plans for their full refund and cannot put some in savings
- Has refunds totaling less than \$50
- Has not turned 18 years old

Connection to the Save + Win contest

1. Talk with customer to verify that they will put at least \$50 of their refund into their savings account or purchase a U.S. Savings Bond.
2. Provide the Save + Win handout to the customer.
3. Confirm that the customer checked the Save + Win checkbox and signed the information sharing consent on the Boost Your Money form.
4. Let customers know that P+P administrative staff will enter them into the contest after their tax return has been filed and will follow up with them if they win.

Commonly asked questions

Can I put my whole refund into savings and be entered?

Yes! The Save + Win rules allow saving in any way and of saving any tax refund (federal or state). These rules differ from savings contest P+P has offered in the past, which required you to split your federal refund to qualify.

What are the prizes?

Two \$100 prize winners will be selected each week throughout the 2024 tax season.

How will winners get their prizes?

Customers who win will receive a check in the mail. P+P will confirm the winner's address before the check is sent.

U.S. SAVINGS BONDS

What are savings bonds?

U.S. savings bonds are government-sponsored bonds that earn interest and are protected from inflation. Bonds are one of the safest investment options and are risk-free. They are great for saving for long-term future expenses, like retirement or higher education. Bonds cannot be cashed in during the first 12 months of the bond life, and there will be a 3-month interest rate penalty on any bond that is cashed in before being held for five years.

Bonds can be purchased as gifts. To do so, the taxpayer must have the full, legal name of the person who will be the bond owner.



This product is a good fit for someone who...

- Wants to save for a child's future
- Wants to give savings as a gift
- Is interested in a long-term, safe investment backed by the U.S. Treasury
- Is okay with waiting a year or more to access the funds



This product is not a good fit if someone...

- Dips into their savings frequently
- Doesn't want to wait for interest to accrue
- Is worried about losing the bond (can get e-bonds online)
- Does not have a federal tax refund
- Is filing a tax return with an injured spouse form (one spouse owes a past due debt)

Helping a customer purchase savings bonds

U.S. savings bonds are purchased using part of a tax refund. The bond purchase must be entered in TaxSlayer, so you need to work with the tax preparer to finalize the bond entry and generate Form 8888. Your primary role as a CSV is to make sure that the customer knows who their bonds are for and how and when they will receive them.

1. Give the customer the U.S. Savings Bond handout and review the information with them.
2. Work with the customer to fill out the bond section on page 4 of the P+P Tax Intake form. Make sure the tax preparer reviews these details for TaxSlayer entry.
3. Invite the customer to enter the Save + Win contest! Bonds are one way to save part of a refund and enter the contest.
4. Track the customer information and bond purchase on the Financial Services Log then enter it in the online Financial Services Tracking Form along with any other services and referrals the customer received.

Commonly asked questions about U.S. Savings Bonds

How will I get my savings bonds?

After your tax return is accepted, the Department of Treasury will process your savings bond purchase and mail the bonds to the address listed your tax return. This may take several weeks. Bonds you purchase for someone else will also be mailed to you.

What is the difference between a co-owner and a beneficiary?

Co-owners own the U.S. savings bond together and either person can cash it at any time without the consent of the other owner. If there is a beneficiary listed, that person can only access the U.S. savings bond if the primary owner is deceased. If two people co-own a U.S. savings bond and one owner dies, the other owner automatically becomes sole owner of the U.S. savings bond. If you and your spouse purchase a bond on a jointly-filed tax return, you are automatically co-owners of that bond.

I'm not getting a federal tax refund. Can I buy U.S. savings bonds at the bank?

No, banks and credit unions no longer sell U.S. savings bonds. You can purchase them online at www.treasurydirect.gov, though you'll need to use a checking or savings account to purchase them and will need to create a Treasury Direct online account. If you are purchasing a U.S. savings bond in someone else's name, they will also need a Treasury Direct online account.

What if I lose the U.S. savings bond?

All U.S. savings bonds are now registered through the U.S. Department of the Treasury. If you lose your paper U.S. savings bond, you can request that it be reissued at www.treasurydirect.gov. You need to know the month and year the savings bond was purchased, the name on the savings bond, the Social Security number of the savings bond owner, and the address the savings bond was issued to. This information is listed on Form 8888 of your federal tax return.

How do I cash in my U.S. savings bond?

Before taking your U.S. savings bond to a bank or credit union, it's a good idea to call ahead and find out if they will redeem your U.S. savings bond and, if so, what identification or other documentation you will need. Some banks require you to have an account with them in order to cash your U.S. savings bond. If you are not listed as the owner or co-owner on the savings bond, you will have to show that you are entitled to cash it in.

Can I get a U.S. savings bond if I use an ITIN?

IRS guidance does not state that ITIN holders cannot purchase a U.S. savings bond, however, Department of Treasury's TreasuryDirect website states that a Social Security number must be provided to register or replace a bond. As of December of 2023, P+P is seeking clarification from the IRS and Department of Treasury about this issue.

MONEY MENTORS FINANCIAL COACHING

What is Money Mentors financial coaching?

Financial coaching helps people plan for the future, change and improve long-term financial behaviors, gain confidence in their ability to make informed decisions, and put those newly-learned behaviors into use. Volunteer coaches take a non-judgmental and individualized approach to helping participants overcome their financial barriers. A financial coach will guide participants in getting organized, staying accountable, and achieving financial goals, such as boosting credit, reducing debt, controlling spending, saving for retirement, or establishing a budget.

- **One-on-one coach meetings:** Participants meet with their trained, volunteer coach monthly, for a minimum of six months. Meetings happen virtually, by phone, or in person, as agreed on by the participant and their coach. During these meetings, participants work with their coach to identify clear goals and determine appropriate action steps to achieve those goals. Coaches act as cheerleaders and accountability partners with the participant in the driver's seat.
- **Peer sessions:** Participants attend a monthly one-hour, virtual peer session to engage with the Money Mentors community. During peer sessions, participants share successes, and a facilitator leads activities and discussion around a different financial topic each month, such as budgeting, credit reports and scores, or retirement planning.



This program is a good fit for someone who...

- Is highly motivated and ready to make changes in their financial life
- Is ready to set tangible financial goals and take steps to reach them
- Has reliable income that is enough to cover basic expenses (housing, food, transportation, etc.)
- Will consistently attend monthly sessions and communicate with their coach
- Is comfortable discussing financial topics in a group setting

This program is not a good fit if someone...

- Is experiencing a financial crisis (bankruptcy, foreclosure, eviction, medical issues)
- Has a rep payee or is otherwise unable to make decisions about their spending
- Is looking for a quick solution to financial problems or just wants financial education
- Has no income or not enough to cover basic expenses
- Cannot regularly keep appointments with their coach

Connection to Money Mentors

Interest form onsite

Encourage customers interested in coaching to fill out an interest form while at the tax clinic. To access the form they can **use the QR code** on the Money Mentors brochure or use a P+P laptop or their smartphone to visit prepareandprosper.org/money-mentors.

From the Money Mentors webpage they should click “**submit an interest form**”. The form takes about 5 minutes to complete. It screens applicants for the program and streamlines their referral. They will get a follow-up email within one week.

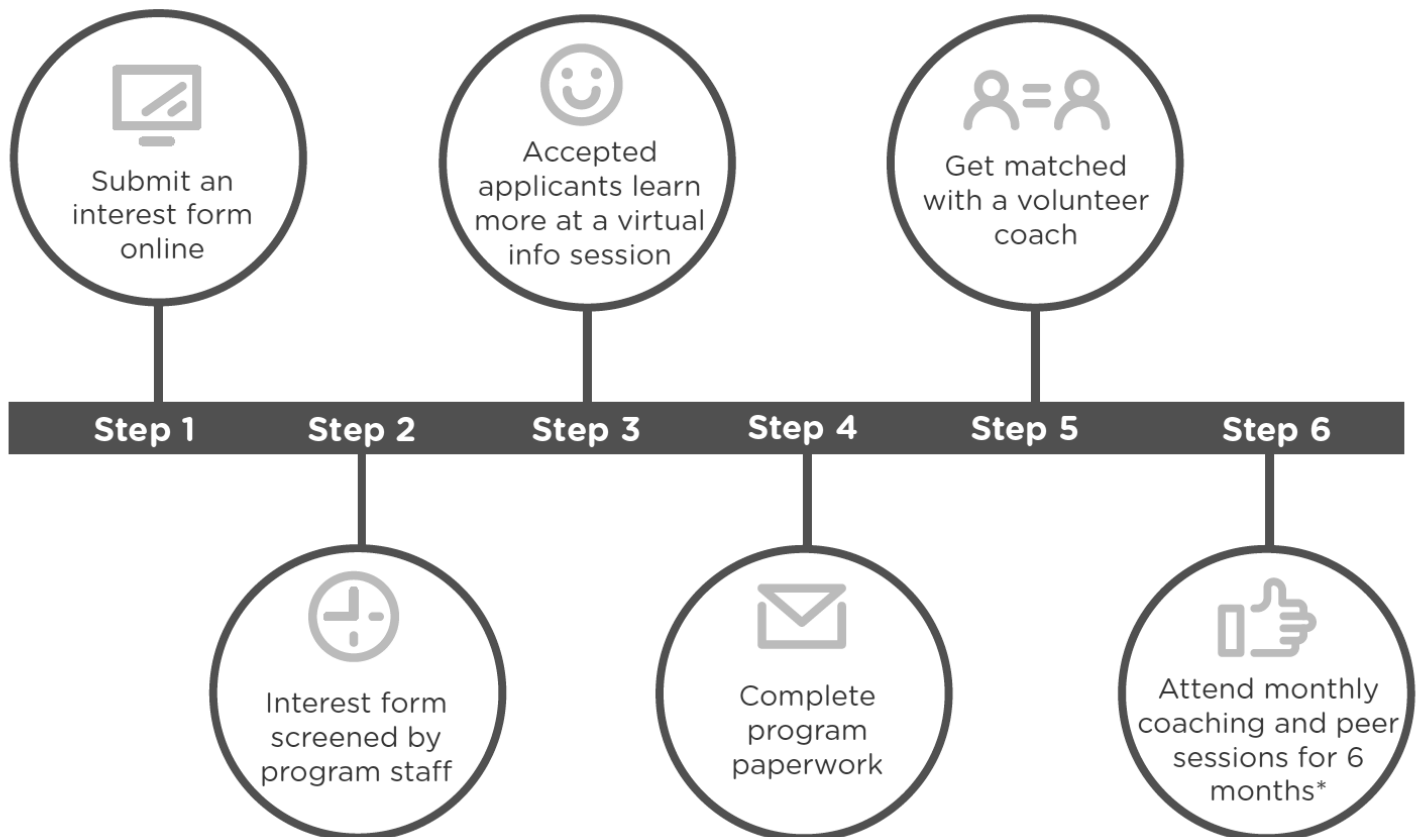
You should still track referral information (see below) if the customer fills out an interest form. This ensures the Money Mentors team can connect with everyone who is interested.

No interest form onsite

If a customer doesn't have time to submit the interest form at the tax site, make sure they signed the consent on the Boost Your Money form with the Money Mentors Financial Coaching box checked. Provide the customer with a Money Mentors brochure. Track the referral on the Financial Services Log and then enter the referral information in the online Financial Services Tracking Form at the end of your shift.

Application process

Applicants are accepted on a rolling basis, depending on program capacity.



**The exact program timeframe is unique for each participant, but a commitment of at least 6 months is requested.*

LSS FINANCIAL COUNSELING

What is LSS Financial Counseling?

LSS financial counseling services are intended to help with a specific financial issue. Certified financial counselors can help guide and empower people's strengths and address barriers they face to achieving stability, building assets, and meeting financial goals. Appointments with counselors can be virtual, by phone, or in-person. Services can be offered in English, Spanish, and Hmong. Meeting with an LSS financial counselor is free.

P+P makes referrals to for:

- Credit card debt counseling
- Student loan debt and repayment counseling
- First-time homebuyer support



This program is a good fit for someone who...

- Is struggling to pay the monthly minimums on their credit cards
- Wants to consolidate student loan payments or get on an income-driven repayment plan
- Wants to buy a home
- Has enough income to cover basic living expenses and bill paying



This program is not a good fit if someone...

- Wants debt settlement arrangements with creditors — LSS is not a debt settlement company
- Income is being garnished, and there is little to budget with, live on, or pay bills with
- Lacks consistent, reliable income, year-round.

Connection to LSS

To make a referral to LSS Financial Counseling, make sure the customer signed the consent on the Boost Your Money form, checked the box to request a financial counselor meeting, and marked the topic(s) they want to discuss. Provide the customer with a Financial Counseling handout. Track the referral on the Financial Services Log and then enter the referral information in the online Financial Services Tracking Form at the end of your shift.

A counselor from LSS will reach out to the customer.

P+P VOLUNTEER FINANCIAL PLANNERS

What is financial planning?

Financial planners are trained to help people plan for complex, long-term financial issues such as retirement, life insurance, education savings, investments, and managing inherited assets. All of the P+P volunteer financial planners are Certified Financial Planners™.

About P+P volunteer financial planners

P+P works with a small group of volunteer financial planners who receive P+P-specific training. Planners will review the notes you take at the tax clinic and then schedule a one-time, 30-60 minute consultation with the customer. Consultations will be virtual or by phone. Volunteer financial planners are not allowed to sell products or take on P+P customers as clients.



Planning is a good fit for help with...

- Retirement accounts- opening or rolling over an account, planning & saving, or distributions
- Life Insurance- opening a new policy, determining appropriate benefit coverage, or receiving a benefit
- Education savings- opening a 529 account, saving and planning, or distributions
- Investing- using investment vehicles to meet saving goals
- Inheritance - handling inherited assets or planning what will happen to your assets when you pass away



Planning is not a good fit for help with...

- Advice about specific investment funds
- Foreclosures
- Being sued for a debt
- Writing a will
- Bitcoin or other virtual currency transactions
- Developing a long-term relationship with a financial planner
- Meeting basic expenses

Connection to P+P volunteer financial Planners

To make a referral for financial planning, make sure the customer signed the consent on the Boost Your Money form, checked the box to request a financial planning appointment, AND checked a box or boxes to share what topic they want to discuss.

Important: While talking about financial planning, take notes about the specific topic(s) the customer wants to discuss with a planner. This helps P+P admin staff screen planner requests and allows the planner to prepare for the consultation.

Provide the customer with a Financial Planning handout. Track the referral on the Financial Services Log and then enter the referral information in the online Financial Services Tracking Form at the end of your shift. Include the notes you took about the financial planning topic in the tracking form.

Planners will reach out by email, phone, or both. It could take up to three weeks to be contacted by a planner. Because planner referrals are received by a small group of volunteers, any volume of referrals that goes beyond capacity will be forwarded to the Financial Planning Association of Minnesota pro-bono committee.

EXODUS LENDING

What is Exodus Lending?

Exodus Lending is a nonprofit organization that helps Minnesotans break the cycle of predatory lending debt. This could include payday, pawn, title, or online installment loans. Exodus Lending will pay off up to \$1,500 for qualified participants and set them up with a 0% interest and \$0 fee repayment plan that is repaid over 12–24 months.



What is a predatory loan?

Predatory loans are generally high-cost, short-term loans. These loans generally have annual interest rates over 36% and target people with lower income and little-to-no credit. The lenders may not consider the ability of the borrower to repay the loan while continuing to meet their other financial obligations.

Payday loans are a common form of predatory loan. The loan amount is generally under \$500, and it is meant to be repaid with the borrower's next paycheck.

However, many borrowers fall into a cycle of paying the interest and fees and then rolling over the loan.



This program is a good fit for someone who...

- Has a payday or other predatory loan(s) with an APR over 36%
- Has a loan or multiple loans with a payoff that is under \$1,500
- Has had the loan(s) or reborrowed the loan(s) for more than 30 days
- Has a steady income



This program is not a good fit if someone...

- Lives outside of Minnesota
- Does not have a steady income
- Has loans or other debts (e.g. credit card) with an APR under 36%

Connection to Exodus Lending

To make a referral to Exodus Lending, make sure the customer signed the consent on the Boost Your Money form with the Payday Loan Help box checked. Provide the customer with an Exodus Lending flyer. If time permits, **complete the short online referral form** with the customer. (See instructions on the next page.)

Track the referral on the Financial Services Log and then enter the referral information in the online Financial Services Tracking Form at the end of your shift.

After the referrals, Exodus Lending staff will reach out within one week to set up an appointment to complete loan refinancing paperwork and establish a repayment plan. Generally, repayment is set up over one year, but adjustments can be made as needed.

Answer the five questions below to see if you may be eligible for our refinancing program.

- I live in Minnesota.
- I have payday or other predatory loan debt.
- I have a predatory loan with a payoff that is under \$1500
- I've had the loan or have reborrowed the loan for more than 30 days.
- I am not in active bankruptcy nor considering filing for bankruptcy.
- I have a steady income.*

*this can be earned at a job or consistent unearned income, such as social security, pension, etc

Submit

You're Eligible!

We just need a little more information.

If you're having trouble filling out this form please call 612-615-0067 ext. 1.

Fields marked with an * are required

First Name *

Last Name *

Preferred Contact Methods *

- Text
- Phone
- Email

Phone Number *

Email (required) *

Weekday Time Availability *

- Morning (9 am - 12 pm)
- Afternoon (12 pm - 3 pm)
- Evening (3 pm - 6 pm)
- Other (Please Describe)

Other Availability

Tell us about your predatory loan(s):
(Which lenders, payoff amount, etc.)*

How did you hear about Exodus Lending? (Flyer, Ad, Friend, Online Search...)*

- I consent to being contacted by Exodus Lending using the information I shared above.*

Submit

Online referral form for Exodus Lending

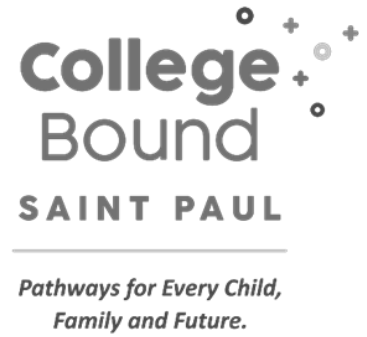
1. Go to www.exoduslending.org and click the See If You Qualify button.
2. With the customer, answer the eligibility questions to ensure the person meets all the Exodus Lending program criteria.
3. With the customer, complete the contact form with name, best way to contact, phone number, and email address.
4. In the availability section, choose the best time for Exodus Lending staff to contact the customer, and add any additional notes about when or how to make contact.
5. In the predatory loan section, work with the customer to enter a description of the loans. Share as much detail as the customer can provide.
6. Enter Prepare + Prosper as the response for where the customer learned about Exodus Lending.
7. Re-confirm with the customer that Exodus Lending can contact them, and check the consent check box.
8. Click the Submit button to finalize the form.

Reminder: Enter the customer's information in the online Financial Services Tracking Form even if you complete the online referral form on the Exodus Lending website.

COLLEGEBOUND SAINT PAUL

What is CollegeBound Saint Paul?

CollegeBound Saint Paul is a program administered by the City of St. Paul with a mission to improve higher-education access to all St. Paul families. Any baby born on or after January 1, 2020, who is a St. Paul resident, is eligible for a free college savings account with \$50 seeded by CollegeBound. Parents, guardians, and friends can add funds for the child as they grow, and more money is available through program bonuses! Guardians who become a St. Paul resident prior to the child's sixth birthday can still enroll the child in CollegeBound.



P+P is a CollegeBound enrollment partner. We build awareness of the program, help parents and caregivers enroll eligible children, and assist customers with claiming \$50 bonus deposits.

**A child is considered a St. Paul resident if at least one of the child's parents, legal guardians, or caretakers make their residence in St. Paul. Babies are eligible regardless of the citizenship status of their parents.*



This program is a good fit for someone who...

Lives in St. Paul AND

- Is the primary guardian for a child born after January 1, 2020
- Wants to establish an account for the child's college savings



This program is not a good fit if someone...

- Does not live in the city of St. Paul
- Does not have children born after January 1, 2020

Connection to CollegeBound Saint Paul

For CollegeBound connections, make sure the customer signed the Boost Your Money form consent with the box checked under Child Savings Accounts. Track interactions on the Financial Services Log and, at the end of your shift, in the online Financial Service Tracking Form .

Already enrolled in CollegeBound St. Paul

Using the P+P free tax services qualifies CollegeBound families to claim a bonus deposit! **Provide enrolled families with a bonus card** to fill in and mail to CollegeBound after the tax appointment. CollegeBound will deposit the \$50 bonus. Additionally, provide a Bonuses Checklist sheet so families know what activities qualify their child bonus deposits.

Family is eligible or will be soon

If you meet with a family that is eligible for CollegeBound but not enrolled (or someone one who is unsure if they are enrolled), you can sign them up in a few quick steps.

- Provide a program flyer and Bonuses Checklist sheet.
- Fill out the quick online enrollment form on the CollegeBound Saint Paul website (see instructions on the next page).
- Give the family a bonus card for getting their taxes done for free.


For families who are expecting a child soon, complete the pre-registration form instead of the enrollment form. They will finalize enrollment after the baby is born. If there is not time to do the enrollment or pre-registration at the tax clinic, families can do it from home.

Online enrollment for CollegeBound Saint Paul

1. Go to collegeboundstp.com and click the Enroll Today button.
2. On the Enrollment page, click the Enroll option.
3. With the customer, fill in the baby's basic information on the first page. Include an email address if the customer has one.
4. On the next page, work with the customer to fill in more basic information about the baby.
5. For the primary language option, select the customer's primary language.
6. The account interest opt-out question, allows customers to indicate if it is okay for their child to have an interest bearing account. Select nothing if interest is okay, and choose no if the customer's cultural or religious practices do not allow interest.
7. With the customer, enter information for the primary parent/guardian. Add details for a secondary parent/guardian if applicable. *(The customer must be the primary or secondary parent/guardian to do the enrollment at the tax clinic.)*
8. Select Enrollment Partner as a response for how the enrollment was completed. Enter Prepare + Prosper in the final entry field.
9. Click the Finish and Submit button to finalize the form.

If the customer is expecting a baby, use the streamlined Pre-Registration option instead of the full enrollment form.

Reminder: Enter the customer's information in the online Financial Services Tracking Form even if you complete the online enrollment form on the CollegeBound Saint Paul website.



CollegeBound
SAINT PAUL

Pathways for Every Child, Family and Future.

Welcome to the CollegeBound Saint Paul Enrollment Form! This is the first step to saving for your baby's future! To be eligible, your baby must have been born on or after January 1, 2020 and live in Saint Paul, MN.
The information you provide on this form will finalize your baby's enrollment in the CollegeBound Saint Paul program. Please complete a separate form for each eligible baby. After your baby is enrolled, you should hear from CollegeBound within a month or two.

For help or questions, call 651-201-3333

Baby's First Name *

Baby's Middle Name

Baby's Last Name *

Baby's Birth Date *

Email Address

* Field is required

Next

Online Enrollment Form

Baby's Street Address *

City *

State *

<Click to select>

Zip Code *

Baby's Gender

<Click to select>

Baby's Race/ethnicity

<Click to select>

Primary Language

<Click to select>

Account Interest Opt-Out
Once the savings account has been created, the account will grow with interest, unless parents/guardians inform the program that they do not want their child's account to have interest. Please select "No" if you don't want interest on your account.

●

<Click to select>

Primary Parent/Guardian First Name *

Primary Parent/Guardian Last Name *

Email Address

Primary Parent/Guardian Phone

Relationship to the Baby *

<Click to select>

Primary Parent/Guardian Relationship - Other

Secondary Parent/Guardian First Name

Secondary Parent/Guardian Last Name

Secondary Parent/Guardian Email

Secondary/Guardian Parent Phone

Secondary Parent/Guardian Relationship to the Baby

<Click to select>

Secondary Parent/Guardian Relationship - Other

How Did You Enroll Today?

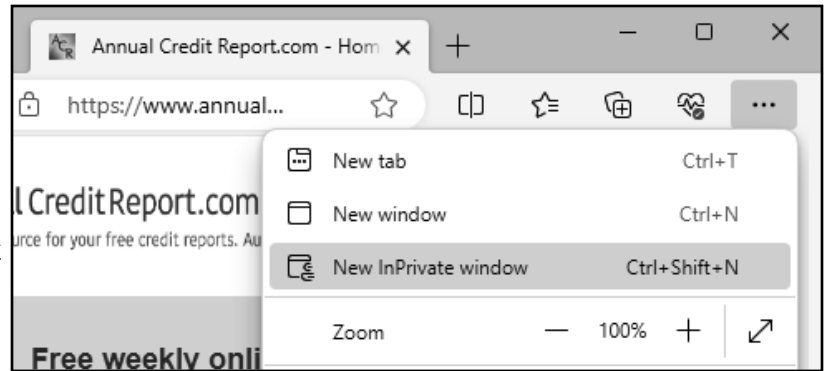
<Click to select>

* Field is required

Requesting a credit report at AnnualCreditReport.com

1. Ensure the customer has signed the consent on the Boost Your Money form with the Credit Services box checked for receiving a report today.

2. Open an InPrivate window using Microsoft Edge. This window is found on the upper right-hand corner of Edge by clicking the three dots.



3. In the InPrivate window, go to www.annualcreditreport.com and click “Request your free credit reports” on the main page and on the following page.

4. Work with the customer to enter their personal information. You will need:

⇒ Legal name, suffix, and middle initial.

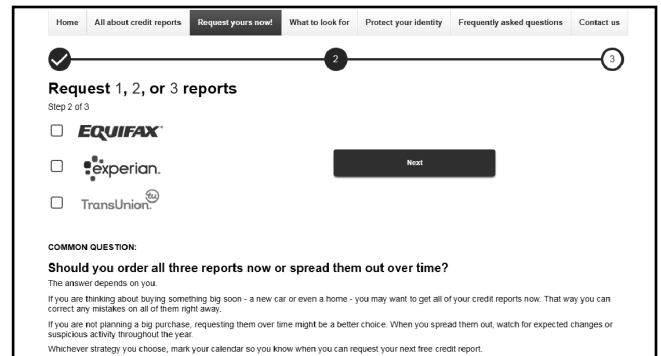
⇒ Date of birth.

⇒ Social Security number.

⇒ Current address. Ask the customer if they have occupied their current residence for more than two years. If yes, a second address is not required.

⇒ *Email address and phone number. These are requested in later steps!*

5. Check the boxes for all three credit bureaus when asked which reports to request. Requesting all three reports streamlines the process if a report from one bureau is unavailable for any reason.



6. AnnualCreditReport.com will direct you to each credit bureau’s website.

⇒ Each credit bureau will do an identity verification process—often this will require a text or phone call to a phone number offered by the customer.

⇒ When you’re done with one bureau’s site, use the “Get your next report or finish” button at the top of the website to navigate back to AnnualCreditReport.com.

7. Print out a copy of a report from one credit bureau and close the incognito window. *Limit printing to one report—often the reports are long and contain very similar information. You can review an additional report virtually with a customer if time permits.*

8. Go over the report with the customer using the guide on the next page and the Credit Report and Credit Score handout.

9. Give the report copy and the Credit Report and Credit Score handout to the customer.

10. Track the credit report pull on the Financial Services Log and then enter the referral information in the online Financial Services Tracking Form at the end of your shift.

Reviewing a credit report

This guide is a list of items to review on a credit report. The most important task is to ensure all information on their credit report is accurate.

Checking a credit report regularly ensures that there are no issues with identity theft or items that should have been removed or dropped off that have not. Through the end of 2023, AnnualCreditReport.com allows consumers to review their credit reports online every week.

Personal Information

- Name
- Social Security number
- Phone number
- Current address
- Previous addresses
- Employment history

Public Records

Is there anything listed here? If so, does it look accurate? Make sure the date the debt is expected to be removed corresponds to when it was first listed. The most common item for this section is bankruptcy, which will be removed in 7 years or 10 years depending on the type of bankruptcy filed.

Trade lines/Credit accounts

Check the following for each trade line/credit account:

- Current status: open or closed
- Balance
- Date listed and date closed, if applicable
- Are there any duplicate listings?
- Are zero balances listed for debts discharged in bankruptcy or debts paid in full?
- Accounts listed typically show a designation of authorized user, joint user, or cosigner. Are the listings correct?
- Any old negative information still reported? (Typically removed after 7 years.)

Inquiries

Does the customer recognize creditors/lenders listed?

Does the customer want to opt out of receiving pre-approved credit or insurance offers by removing their name from lists supplied by Equifax, Experian and TransUnion? Encourage them to use opt-out tools at www.optoutprescreen.com or 1-888-567-8688.

APPENDIX

- Financial partner referral comparison
- FAIR account and CFR Focus Card comparison
- P+P Boost Your Money form
- IRS Intake Sheet—Form 13614-C
- P+P Tax Intake Sheet
- Volunteer Checklists

FINANCIAL PARTNER REFERRAL COMPARISON

FINANCIAL COUNSELING

- Focused on addressing a specific financial need
- Credit card debt, student loan debt, or homebuyer support
- Brief contact, limited follow-up

FINANCIAL PLANNING

- Focused on long-term financial goals
- Investments, trusts, insurance, or retirement
- Typically ongoing, but our referrals are one-time

FINANCIAL COACHING

- Focused on making behavior change
- Saving, spending, debt, or credit
- Long-term commitment; regular sessions; check-ins

FINANCIAL ACCOUNT COMPARISON

FAIR Checking or Savings Accounts

Requirement to open a FAIR banking account

- A current ID: Driver's License, Passport, State ID, Military ID, or Tribal ID
- U.S. Social Security or ITIN Number
- Proof of address (ONLY if not current on ID): copy of a current utility bill, lease agreement, current pay stub or job offer, OR bank statement
- Must be 18 years of age or older

FAIR Checking or Savings may be good if...

- You have trouble getting a checking account at other banks because of your banking history
- You have a checking account and/or prepaid debit card and are paying high fees, like overdraft
- You are comfortable banking online or using a mobile app
- You get paid via check or direct deposit

FAIR Checking or Savings may NOT be good if...

- You have a history of actual bank fraud
- You prefer to do your banking in person
- You prefer operating in cash

CFR Focus Prepaid Debit Card

Requirement to open a CFR Focus debit card

- MN residents only: must live in the state of MN to get this product through Prepare + Prosper
- A current ID: Valid State ID or Driver's License
- U.S. Social Security Number (ITINs accepted)
- Physical mailing address for the card to be sent out (P.O. boxes and general delivery are not accepted)
- Must be 14 years of age or older

CFR Focus Card may be good if...

- You are looking for something to use for direct deposit and spending for the short-term
- You want access to a large network of ATMs
- You are not looking for a banking relationship
- You fear the risk of garnishment on your account

CFR Focus Card may NOT be good if...

- You deal directly in cash
- You prefer to do your banking in person

BOOST YOUR MONEY FORM –PAGE 1



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.

<p>PREPAID DEBIT CARD</p> <p>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.</p> <p><input type="checkbox"/> I want to open a CFR Focus card today for my refund to be direct deposited.</p>	<p>BANK ACCOUNTS</p> <p>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).</p> <p><input type="checkbox"/> I want to make an appointment to open an account.</p>
--	---

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.



BOOST YOUR MONEY FORM –PAGE 2

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)

IRS INTAKE SHEET – PAGE 1

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 number	Are you a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No
2. Your spouse's first name	M.I.	Last name	Best contact number	Is your spouse a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No
3. Mailing address	Apt # City		State	ZIP code
4. Your Date of Birth	5. Your job title	6. Last year, were you: a. Full-time student <input type="checkbox"/> Yes <input type="checkbox"/> No b. Totally and permanently disabled <input type="checkbox"/> Yes <input type="checkbox"/> No c. Legally blind <input type="checkbox"/> Yes <input type="checkbox"/> No		
7. Your spouse's Date of Birth	8. Your spouse's job title	9. Last year, was your spouse: a. Full-time student <input type="checkbox"/> Yes <input type="checkbox"/> No b. Totally and permanently disabled <input type="checkbox"/> Yes <input type="checkbox"/> No c. Legally blind <input type="checkbox"/> Yes <input type="checkbox"/> No		
10. Can anyone claim you or your spouse as a dependent? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure				
11. Have you, your spouse, or dependents been a victim of tax related identity theft or been issued an Identity Protection PIN? <input type="checkbox"/> Yes <input type="checkbox"/> No				
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 Never Married (This includes registered domestic partnerships, civil unions, or other formal relationships under state law) was your marital status? Married

a. If Yes, Did you get married in 2023? Yes No

b. Did you live with your spouse during any part of the last six months of 2023? Yes No

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 space is needed check here and list on page 3

To be completed by a Certified Volunteer Preparer													
Name (first, last) Do not enter your name or spouse's name below	Date of Birth (mm/dd/yy)	Relationship to you (for example: son, daughter, parent, none, etc)	Number of months lived in your home last year	US Citizen (yes/no)	Resident of US, Canada, or Mexico last year (yes/no)	Single or Married as of 12/31/23 (S/M)	Full-time Student last year (yes/no)	Totally and Permanently Disabled (yes/no)	Is this person a qualifying child/relative of any other person? (yes/no)	Did this person provide more than 50% of his/her own support? (yes,no,n/a)	Did this person have less than \$4,700 of income? (yes,no,n/a)	Did the taxpayer(s) provide more than 50% of support for this person? (yes/no/n/a)	Did the taxpayer(s) pay more than half the cost of maintaining a home for this person? (yes/no)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)					

IRS INTAKE SHEET – PAGE 2

Check appropriate box for each question in each section

Yes	No	Unsure	Part III – Income – Last Year, Did You (or Your Spouse) Receive
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. (B) Wages or Salary? (Form W-2) If yes, how many jobs did you have last year? _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. (A) Tip Income?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. (B) Scholarships? (Forms W-2, 1098-T)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4. (B) Interest/Dividends from: checking/savings accounts, bonds, CDs, brokerage? (Forms 1099-INT, 1099-DIV)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5. (B) Refund of state/local income taxes? (Form 1099-G)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6. (B) Alimony income or separate maintenance payments?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7. (A) Self-Employment income? (Forms 1099-MISC, 1099-NEC, 1099-K, cash, digital assets, or other property or services)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8. (A) Cash/check/digital assets, or other property or services for any work performed not reported on Forms W-2 or 1099?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	9. (A) Income (or loss) from the sale or exchange of stocks, bonds, digital assets or real estate? (including your home) (Forms 1099-S, 1099-B)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10. (B) Disability income? (such as payments from insurance, annuities, or workers compensation) (Forms 1099-R, W-2)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	11. (A) Retirement income or payments from pensions, annuities, and or IRA? (Form 1099-R)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	12. (B) Unemployment Compensation? (Form 1099-G)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	13. (B) Social Security or Railroad Retirement Benefits? (Forms SSA-1099, RRB-1099)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	14. (M) Income (or loss) from rental property?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	15. (B) Other income? (gambling, lottery, prizes, awards, jury duty, digital assets, Sch K-1, royalties, foreign income, etc.)

Yes	No	Unsure	Part IV – Expenses – Last Year, Did You (or Your Spouse) Pay
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. (B) Alimony or separate maintenance payments? If yes, do you have the recipient's SSN? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. Contributions or repayments to a retirement account? <input type="checkbox"/> IRA (A) <input type="checkbox"/> Roth IRA (B) <input type="checkbox"/> 401K (B) <input type="checkbox"/> Other
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. (B) College or post secondary educational expenses for yourself, spouse or dependents? (Form 1098-T)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4. Any of the following? <input type="checkbox"/> (A) Medical & Dental (including insurance premiums) <input type="checkbox"/> (A) Mortgage Interest (Form 1098) <input type="checkbox"/> (B) Charitable Contributions
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5. (B) Child or dependent care expenses such as daycare?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6. (B) For supplies used as an eligible educator such as a teacher, teacher's aide, counselor, etc.?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7. (A) Expenses related to self-employment income or any other income you received?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8. (B) Student loan interest? (Form 1098-E)

Yes	No	Unsure	Part V – Life Events – Last Year, Did You (or Your Spouse)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. (A) Have a Health Savings Account? (Forms 5498-SA, 1099-SA, W-2 with code W in box 12)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. (A) Have credit card, student loan or mortgage debt cancelled/forgiven by a lender or have a home foreclosure? (Forms 1099-C, 1099-A)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. (A) Adopt a child?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4. (B) Have Earned Income Credit, Child Tax Credit or American Opportunity Credit disallowed in a prior year? If yes, for which tax year? _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5. (A) Purchase and install energy-efficient home items? (such as windows, furnace, insulation, etc.)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6. (A) Receive the First Time Homebuyers Credit in 2008?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7. (B) Make estimated tax payments or apply last year's refund to this year's tax? If so how much? _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8. (A) File a federal return last year containing a "capital loss carryover" on Form 1040 Schedule D?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	9. (A) Have health coverage through the Marketplace (Exchange)? [Provide Form 1095-A]

IRS INTAKE SHEET – PAGE 3

Additional Information and Questions Related to the Preparation of Your Return

1. Would you like to receive written communications from the IRS in a language other than English? Yes No If yes, which language? _____
2. Presidential Election Campaign Fund (If you check a box, your tax or refund will not change)
Check here if you, or your spouse if filing jointly, want \$3 to go to this fund You Spouse
3. If you are due a refund, would you like: a. Direct deposit Yes No b. To purchase U.S. Savings Bonds Yes No c. To split your refund between different accounts Yes No
4. If you have a balance due, would you like to make a payment directly from your bank account? Yes No
5. Did you live in an area that was declared a Federal disaster area? Yes No If yes, where? _____
6. Did you, or your spouse if filing jointly, receive a letter from the IRS? Yes No
7. Would you like information on how to vote and/or how to register to vote? Yes No

Many free tax preparation sites operate by receiving grant money or other federal financial assistance. The data from the following questions may be used by this site to apply for these grants or to support continued receipt of financial funding. Your answer will be used only for statistical purposes. These questions are optional.

8. Would you say you can carry on a conversation in English, both understanding & speaking? Very well Well Not well Not at all Prefer not to answer
9. Would you say you can read a newspaper or book in English? Very well Well Not well Not at all Prefer not to answer
10. Do you or any member of your household have a disability? Yes No Prefer not to answer
11. Are you or your spouse a Veteran from the U.S. Armed Forces? Yes No Prefer not to answer
12. Your race?
 American Indian or Alaska Native Asian Black or African American Native Hawaiian or other Pacific Islander White Prefer not to answer
 American Indian or Alaska Native Asian Black or African American Native Hawaiian or other Pacific Islander White Prefer not to answer
 No spouse
14. Your ethnicity? Hispanic or Latino Not Hispanic or Latino Prefer not to answer
15. Your spouse's ethnicity? Hispanic or Latino Not Hispanic or Latino Prefer not to answer No spouse

Additional comments

Privacy Act and Paperwork Reduction Act Notice

The Privacy Act of 1974 requires that when we ask for information we tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it, and whether your response is voluntary, required to obtain a benefit, or mandatory. Our legal right to ask for information is 5 U.S.C. 301. We are asking for this information to assist us in contacting you relative to your interest and/or participation in the IRS volunteer income tax preparation and outreach programs. The information you provide may be furnished to others who coordinate activities and staffing at volunteer return preparation sites or outreach activities. The information may also be used to establish effective controls, send correspondence and recognize volunteers. Your response is voluntary. However, if you do not provide the requested information, the IRS may not be able to use your assistance in these programs. The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests. The OMB Control Number for this study is 1545-1964. Also, if you have any comments regarding the time estimates associated with this study or suggestion on making this process simpler, please write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, Washington, DC 20224

IRS INTAKE SHEET – PAGE 4

Form **15080**
(October 2023)

Department of the Treasury - Internal Revenue Service

Consent to Disclose Tax Return Information to VITA/TCE Tax Preparation Sites

Federal Disclosure:

Federal law requires this consent form be provided to you. Unless authorized by law, we cannot disclose your tax return information to third parties for purposes other than the preparation and filing of your tax return without your consent. If you consent to the disclosure of your tax return information, Federal law may not protect your tax return information from further use or distribution.

You are not required to complete this form to engage our tax return preparation services. If we obtain your signature on this form by conditioning our tax return preparation services on your consent, your consent will not be valid. If you agree to the disclosure of your tax return information, your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year from the date of signature.

Terms:

Global Carry Forward of data allows TaxSlayer LLC, the provider of the VITA/TCE tax software, to make your tax return information available to ANY volunteer site participating in the IRS's VITA/TCE program that you select to prepare a tax return in the next filing season. This means you will be able to visit any volunteer site using TaxSlayer next year and have your tax return populate with your current year data, regardless of where you filed your tax return this year. This consent is valid through November 30, 2025.

The tax return information that will be disclosed includes, but is not limited to, demographic, financial and other personally identifiable information, about you, your tax return and your sources of income, which was input into the tax preparation software for the purpose of preparing your tax return. This information includes your name, address, date of birth, phone number, SSN, filing status, occupation, employer's name and address, and the amounts and sources of income, deductions and credits that were claimed on, or contained within, your tax return. The tax return information that will be disclosed also includes the name, SSN, date of birth, and relationship of any dependents that were claimed on your tax return.

You do not need to provide consent for the VITA/TCE partner preparing your tax return this year. Global Carry Forward will assist you only if you visit a different VITA or TCE partner next year that uses TaxSlayer. You have the right to receive a signed copy of this form.

Limitation on the Duration of Consent: I/we, the taxpayer, do not wish to limit the duration of the consent of the disclosure of tax return information to a date earlier than presented above (November 30, 2025). If I/we wish to limit the duration of the consent of the disclosure to an earlier date, I/we will deny consent.

Limitation on the Scope of Disclosure: I/we, the taxpayer, do not wish to limit the scope of the disclosure of tax return information further than presented above. If I/we wish to limit the scope of the disclosure of tax return information further than presented above, I/we will deny consent.

Consent:

I/we, the taxpayer, have read the above information.

I/we hereby consent to the disclosure of tax return information described in the Global Carry Forward terms above and allow the tax return preparer to enter a PIN in the tax preparation software on my behalf to verify that I/we consent to the terms of this disclosure.

Primary taxpayer printed name and signature	Date
Secondary taxpayer printed name and signature	Date

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484. Report a Crime or IRS Employee Misconduct - U.S. Treasury Inspector General for Tax Administration (TIGTA) (<https://www.tigta.gov/reportcrime-misconduct>).

P+P TAX INTAKE SHEET – PAGE 1

PREPARE + PROSPER

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

A. How do you identify?

- African
 African American or Black
 American Indian or Alaskan Native
 Asian or Pacific Islander
 Hispanic or Latino
 Middle Eastern/North African
 White, Non-Hispanic
 Multiracial
 Not listed above, write in:

B. Are you or a member of your household considered a person with a disability?

- Yes
 No

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: _____

D. What is your gender?

- Female
 Male
 Nonbinary
 Not listed above, write in: _____

STAY IN TOUCH

Get tips and news from Prepare + Prosper year-round! We'll contact you about once a month and we will never share your information. Message and data rates may apply with texting.

- Email _____
• Would you like to receive text messages from us? Yes No

DIRECT DEPOSIT AND PAYMENT INFORMATION

If you are getting a refund, how do you want to receive it?

- I want my refunds deposited in my savings or checking account.
 I have my account information with me.
 I need a new bank account or prepaid card for my refunds.
 I want to split my federal refund or purchase a U.S. Savings Bond.
 I want to receive a check in the mail.

If you have a balance due, how do you want to make a tax payment?

- I need more information so I can pay later.
 I want the payment to come out of my checking or savings account.

Save + Win!
Save your refund
and enter to
win \$100!

P+P TAX INTAKE SHEET – PAGE 2

PERMISSION TO USE YOUR INFORMATION

Review the Prepare + Prosper (P+P) Permission to Use Your Information handout and the consents below.

If you choose “no” for any of these consents, P+P cannot e-file your tax return, and you will receive paper copies to sign and mail.

- P+P may keep an electronic copy of my tax return for up to 6 years. Yes No
- P+P may use anonymous data containing tax return dollar amounts for marketing, fundraising, or other non-fundraising activity. This allows us to count you in our statistics when we apply for funding or share data with our partners. We do not use personally identifiable information. Yes No
- P+P may disclose my tax return information to TaxSlayer (our tax preparation software) to e-file my tax return, and TaxSlayer may disclose my tax return information to P+P for follow-up. Yes No

Taxpayer signature _____ Date _____

Spouse signature _____ Date _____

MINNESOTA TAX INFORMATION

1. Were you a resident of Minnesota the entire year? Yes No

2. Did you make Minnesota estimated income tax payments in 2023? Yes No

If yes, how much did you pay? \$ _____

3. Did any of the following situations apply to you or your spouse in 2023? Check boxes below.

- None of the following situations apply.
- Made student loan payments Received an AmeriCorps education award
- Had a child born in 2023 Completed a masters degree (teachers only)
- Experienced a stillbirth Received military service pension/retirement pay
- Donated an organ Contributed to a 529 College Savings Plan
- Paid for long-term care insurance Received a sexual harassment/abuse settlement
- Received a public pension Earned income while living on an a reservation

4. Did you pay for K-12 school expenses or supplies for your child in 2023? Yes No

If yes, did the child attend public, private, or home school? _____

What grades was the child attending in 2023? _____

Volunteer Notes

P+P TAX INTAKE SHEET – PAGE 3

RENTERS AND HOMEOWNERS ONLY



Answer the questions below if you are a renter or homeowner.
Stop here if you are not a renter or homeowner.

1. Check boxes below if you or your spouse received any of the following nontaxable sources of income. Do not include income received by your child or any dependents.

I did not receive any nontaxable sources of income.

MSA (MN Supplemental Aid) \$_____per month or year

SSI (Supplemental Security Income) \$_____per month or year

MFIP (Minnesota Family Investment Program) \$_____per month or year

GA (General Assistance) \$_____per month or year

Emergency Assistance \$_____per month or year

Housing Support (formerly GRH) \$_____per month or year

Workers' compensation \$_____per month or year

Student loan debt cancelled \$_____per month or year

Rent reduction received for being a caretaker \$_____per month or year

Scholarship, fellowship, grants for college \$_____Box 5 on Form 1098-T

Other nontaxable income, such as: \$_____per month or year

Diversionary Work Payments, HAMP incentives, refugee cash assistance, strike benefits, foster care payments. **Do not include:** Child support, SNAP/food support, or energy assistance.

Type(s): _____

2. Did you rent out part of your home or use it for business?

Yes No

3. Renters: Do you have all of your Certificate(s) of Rent Paid (CRP)?

Yes No Not yet Not applicable

4. Homeowners/mobile home owners: Do you have your 2023 Property Tax Statement?

Yes No Not yet Not applicable

5. Homeowners/mobile home owners: Did you live with someone who is not listed on your tax return?

Yes No Not applicable

P+P TAX INTAKE SHEET – PAGE 4



STOP HERE! THIS SECTION IS FOR TAX PREPARER USE!

Refund Allocations - State refunds will be deposited into Bank Account 1.

Bank Account 1 Amount \$ _____

Same account for all refunds

Bank Account 2 Amount \$ _____

Refund Notes:

Bank Account Documentation

- Not documented; paper check requested or no refund.
- Printed document with account information like a voided check or account statement *(included with paperwork for review and do not write below)*.
- No printed documentation, but customer has information and wrote it below.

Account 1 Routing number: _ _ _ _ _

Account 1 Account number: _____

Account 2 Routing number: _ _ _ _ _

Account 2 Account number: _____

Account 1 type

- Savings account
- Checking account

Account 2 type

- Savings account
- Checking account

U.S. Savings Bonds - Bonds must be purchased in \$50 increments with a federal refund.

Bond for taxpayer: _____

Amount: _____

Bond for someone else: _____

Amount: _____

Bond for someone else: _____

Amount: _____

Balance Due Authorization - Complete and have customer sign if direct debit is requested.
Withdrawal date can be April 15 or any date prior.

I authorize a withdrawal of \$ _____ on _____ (date) for payment of my **Federal taxes** from this account.

Direct withdrawal from my: checking account savings account

I authorize a withdrawal of \$ _____ on _____ (date) for payment of my **Minnesota taxes** from this account.

Direct withdrawal from my: checking account savings account

Taxpayer signature _____

Date: _____

P+P VOLUNTEER CHECKLISTS –PAGE 1

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:
 - o \$40k for single filers; \$60k for families
 - o More than \$10k of self-employment income - refer to SE clinic
- P+P scope:** No common out-of-scope issues.
 - o Renting property to another person
 - o Active military or national guard duty
 - o Driving a cab (not including Uber/Lyft)
 - o Cryptocurrency transactions
 - o 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 # _____

Notes from Screening or Preparation _____

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 _____

P+P VOLUNTEER CHECKLISTS –PAGE 2

Review checklist

Volunteer name: _____

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

- Screening and preparation checklists** completed.

Reviewed all the following:

- Names and SSN/ITINs for everyone on the return from source documents.
- Birthdates from the IRS intake sheet.
- Filing status.
- Phone number and address, including apartment number, from IRS intake sheet.
- All income listed on source documents and intake sheet is reported.
- All important info from forms W2, 1099-R and 1099-NEC was entered correctly.
- All significant answers on the intake sheets are reflected on tax return.

If applicable, reviewed the following:

- Self-employment income and expenses are entered correctly.
- Education credits and scholarship entries optimize the tax benefits.
- Dependency checkbox is marked if the taxpayer is a dependent.
- All available tax credits are claimed.
- MN household income is on M1PR.
- Disability subtraction is on M1PR.
- Return types:** Verified return types set for federal and state returns.
- Direct deposit/debit:** Double-checked routing and account numbers.
- Tags:** Checked boxes for appropriate tags.
- Approved review:** Clicked “Approve” button.
- Marked complete:** Marked the Complete box.
- P+P paperwork:** Stapled all P+P intake paperwork with Form 8879 on top.
- Customer envelope:** Wrote refund or (balance due) and enclosed a tax return copy and all taxpayer documents.
- Extras:** Included a saver pig, balance due handout, payment vouchers, or mailing envelopes, if needed.
- Reviewer log:** Return data is recorded.
- Closed PDF:** Tax return PDF is closed.

Refund or (balance due) if changed:

Federal _____ MN _____

MN Property _____

Why? _____

Checkout checklist

Volunteer name: _____

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

- 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.

Additional notes

