

CUSTOMER SUPPORT VOLUNTEER TRAINING

Part 1

PREPARE + PROSPER



INTRODUCE YOURSELF

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

PREPARE + PROSPER





PART 1 TRAINING OVERVIEW

Basics of
P+P

Tax Clinic
Flow

CSV
Resources

Check-in
and
Screening

Financial
services
process

Standards
of Conduct



WHAT WE DO—AND WHY!

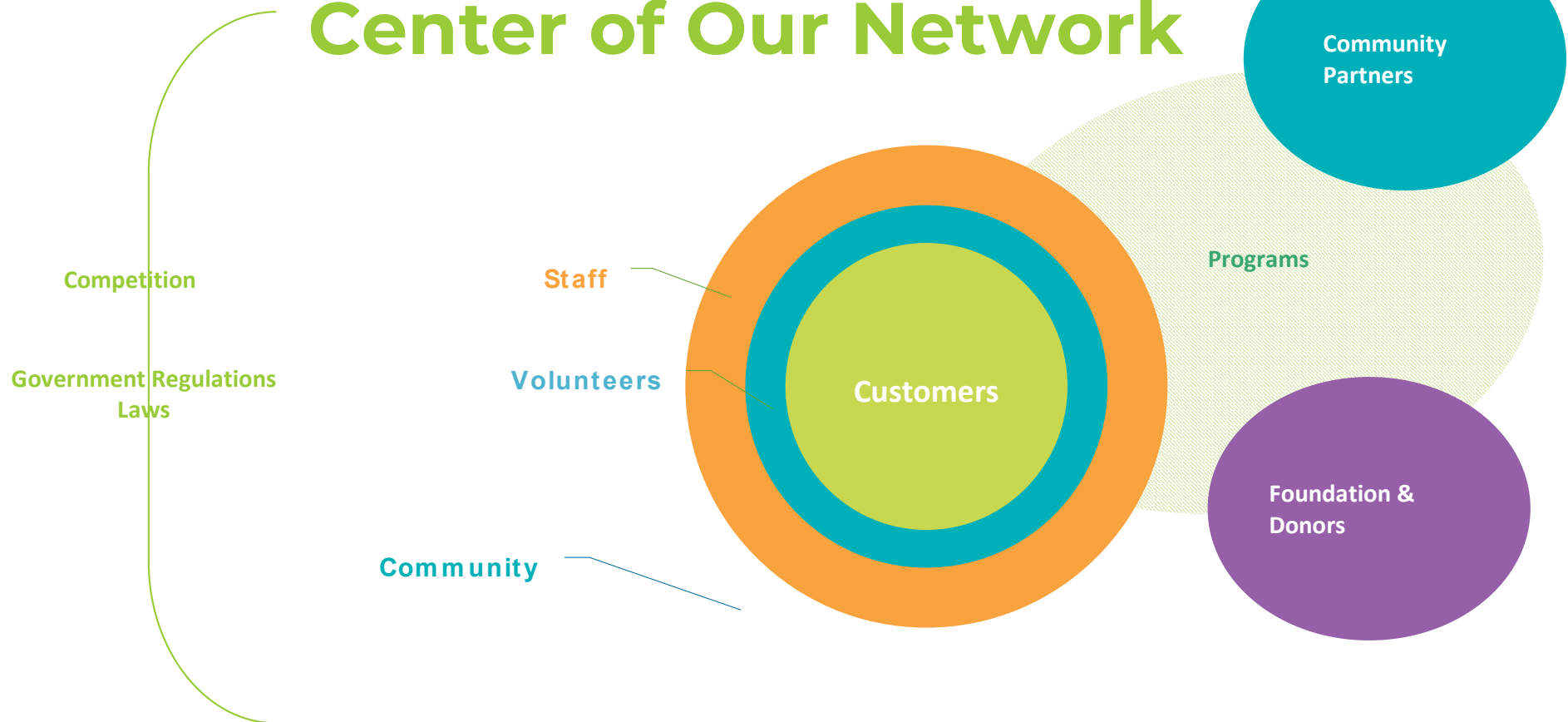
PREPARE + PROSPER



Customer-centric

PREPARE + PROSPER

Customers are at the Center of Our Network



P+P Customers



Over 50% are
BIPOC

40% are living
with or caring
for someone
with a disability

20% are aging
community
members

Many are
otherwise
underserved

Average income
for tax prep
customers is
\$18,903

Suyapa Miranda

Executive Director



Suyapa is the first Woman of Color to lead our organization. Her leadership style reflects her personal values: growth, innovation, and a deep commitment to social justice and equity. From creating our systems change program, to integrating culturally-specific programming into our organization, Suyapa has been focused on breaking down barriers and reaching the people who need our services the most.

OUR PROGRAMS

Prepare + Prosper

Tax
Preparation
& Financial
Services

Money
Mentors
Financial
Coaching

FAIR
Banking

Advocacy

FREE TAX PREPARATION

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



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TAX TIME FINANCIAL SERVICES

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



TAX SEASON 2025 SERVICES

- In-person tax preparation
 - 9 locations in the Twin Cities including 1 dedicated Spanish speaking site
 - All services are by appointment
- Special focus programs
 - Self-employment program: taxpayers with SE income over \$10,000 or complex situations
 - Remote Tax Preparation program: taxpayers living in group homes and nursing homes
- Do-It-Yourself Tax Preparation with support from P+P

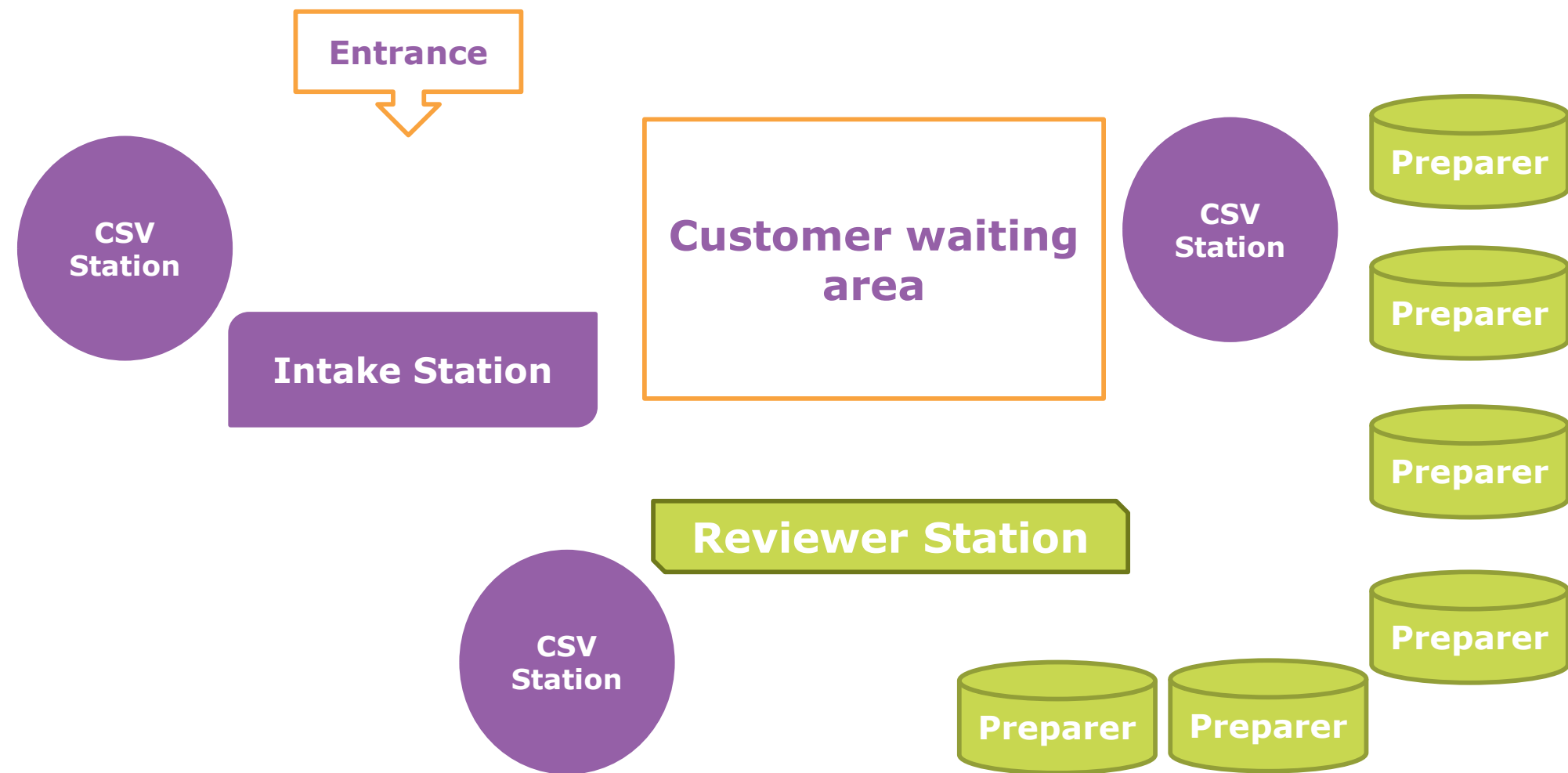


TAX CLINIC FLOW



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TAX CLINIC FLOW



CSV ROLE IN PROCESS



CSV PRIORITIES

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



RESOURCES FOR CSVS

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CSV MANUAL



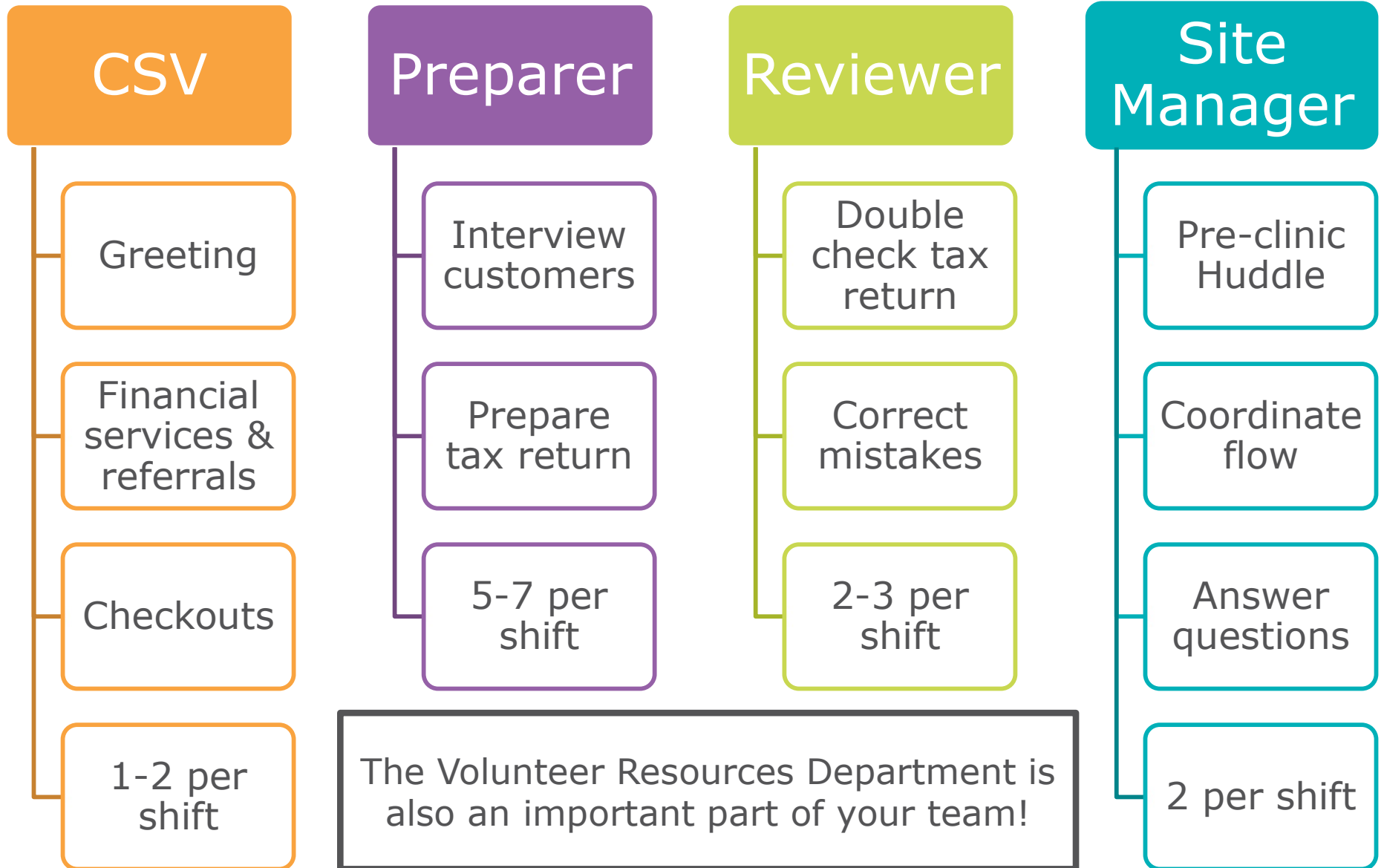
- Training guide
- Check-in and screening process
- Checkout process
- Details about financial referrals and services

VOLUNTEER TRAINING SITE

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



KNOW YOUR TEAM



VOLUNTEER CHECKLISTS

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

P+P VOLUNTEER CHECKLISTS

Customer's preferred name: _____ Appointment time and number: _____

Tax year(s) needed: _____

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 passive on the tax return.
- Income guidelines:** Total is within P+P limits:
 - o \$40k for single filers; \$70k 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 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.
- Renter's credit:** If filing a renter's rebate, checked if taxpayer has all CRP forms.
- Direct Deposit:** Asked if taxpayer's direct deposit information is available or if new direct deposit options are needed.
- Financial Services:** Informed the taxpayer that a volunteer will follow up about options on the Boost Your Money form.

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

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

Certification level: If Advanced, write topics.

- Basic
- Advanced

IRS intake Part _____

IRS intake Question # _____

Preparation checklist
Volunteer name: _____

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

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

I conducted a taxpayer interview:

- All parts of the IRS and P+P intake sheets completed.
- Correct filing status determined.
- Shaded dependency section completed.
- P+P consents answered and signed.
- Made notes in relevant parts of all intake sheets.

- 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.
- Renter's credit:** Confirmed if all CRPs present or not and explained refund timeline changes.
- ACTC payments:** Talked through options for advanced payments using handout.
- 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.
- Follow up later:** Gave customer an Amendment Request form or Homeowner Info sheet, if needed.
- Documentation:** Included source documents in the customer envelope.

Expected refund or (balance due):

Federal _____ MN _____

MN Property _____

Notes from Screening or Preparation _____

REFERRALS FOR SPECIAL SITUATIONS

Need help resolving tax issue?

Need a W2 or transcript of a W2?

Tax refund taken for past due debt?

Need legal assistance for tax issue?

Outside P+P guidelines?

PREPARE + PROSPER WORKING TOWARD A BRIGHTER FINANCIAL FUTURE

REFERRALS

651-287-0187
www.prepareandprosper.org

Internal Revenue Service (IRS)

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

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CHECK-IN AND SCREENING PROCESS

CHECK IN PROCESS AT A GLANCE

CHECK-IN AND SCREENING PROCESS AT A GLANCE

Step 1: Sign in the customer

Resources	Actions
<ul style="list-style-type: none"> Acuity Scheduling Customer Sign-in Sheet 	<ul style="list-style-type: none"> Greet the customer in a welcoming tone On the Customer Sign-in Sheet, write in the customer's

Step 2: Screen the customer

Resources	Actions
<ul style="list-style-type: none"> Screening Tool (see the inside cover of this manual) Volunteer Checklist Customer Sign-in Sheet 	<ul style="list-style-type: none"> Write the customer's preferred name and Customer Number on the Volunteer Checklist Use the Volunteer Checklist and Screening Tool to verify we are able to serve the customer Check off items on the Volunteer Checklist and Customer Sign-in Sheet to track completion of the screening items

Step 3: Give the customer the Intake Paperwork

Resources	Actions
<ul style="list-style-type: none"> Clipboard Volunteer Checklist Customer Envelope IRS Form 13614-C P+P Tax Intake Sheet P+P Boost Your Money Form 	<ul style="list-style-type: none"> Write the customer name, Customer Number, and tax year to be prepared on the Customer Envelope(s) If the customer already filled out the paperwork online, hand them their paperwork If the customer still needs to complete the paperwork, briefly explain the Intake Paperwork to be filled out and hand it to the customer with a pen Ask the customer to go to the waiting area. Let them know we can help answer any questions and we will come get them when a preparer is ready

Step 4: Set up the customer with a preparer

Resources	Actions
<ul style="list-style-type: none"> IRS Form 13614-C Volunteer Checklist Customer Sign-in Sheet 	<ul style="list-style-type: none"> Determine if the customer has a basic or advanced return based on the answers on the IRS Form 13614-C and write it down on the Volunteer Checklist Choose an available preparer based on their certification Introduce the customer to the preparer and share any important notes that the customer has already shared with you as you hand them off Write in the name of the preparer that the customer is

CHECK-IN (STEP 1)

CUSTOMER SIGN-IN SHEET

Appt Time	Customer Name	Number	Check-in Time	Viewed Photo ID	Viewed SSN or ITIN	Comments	Screener Initials	Preparer Name	Check-out Time
5:30 PM	Kat Smith	1	5:15	X	X		~	John P.	
5:30 PM	Yani Gorman	2	5:17	X	X	has 2020 and 2021 returns	~	Cheryl B.	
5:30 PM	Anabel Presidio	4	5:27	yes	yes				
5:30 PM	Zack Foster	5	5:30	X	X				
5:30 PM	Samuel Roonie	3	5:20	yes	yes	CRP only	~	Sean T.	
5:30 PM	Rikki Marulanza	7	5:35	X	X				
5:30 PM	Amara Hassan	6	5:31	X	X				

ACUITY SCHEDULING

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

SAMPLE APPOINTMENT LIST

CUSTOMER SIGN-IN SHEET P + P

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

CUSTOMER NUMBERING SYSTEM

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

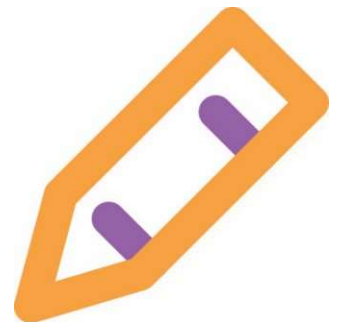
Kat: 5:45 - 1

Rikki: 6:00 - 2

Rose: 6:30 - 1

SCHEDULER NOTES

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



COMMON CHECK-IN ISSUES

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





RENTER'S CREDIT UPDATES

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RENTER'S CREDIT CHANGES

Renter's Credit in Prior Years	Changes for Tax Year 2024
Part of the M1PR (property taxes)	Part of the MN State Return
Deadline to file: August 15	Deadline to file: April 15
Standalone refund	Part of MN State refund
Refund arrives summer or fall	Refund comes soon after filing

Customers need to have all their CRPs before they can file!

MISSING CRPS

- **As much as possible, we will advise customers to have all CRPs before filing**
- If they forgot their form at home:
 - they should leave and come back later or have someone text a photo to them
- If they haven't received the CRP
 - they should wait to file until they have it

10 MINUTE BREAK



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SCREENING PROCESS (STEP 2)

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SCREENING TOOL	
PROCESS	<ul style="list-style-type: none"> Tax preparation steps: Screening, preparation, review, and check-out. 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	<ul style="list-style-type: none"> 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): <ul style="list-style-type: none"> Driver's license State/foreign ID card Passport Employer/school ID 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): <ul style="list-style-type: none"> SSN card (original, digital, paper copy) ITIN letter (original, digital, paper copy) Prior-year tax return Letter from IRS or HHS/ICE Form SSA-1099 SSA benefit statement Documents listed above with truncated SSN may be accepted at a manager's discretion.
SCOPE OF SERVICES	<ul style="list-style-type: none"> 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) <ul style="list-style-type: none"> 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 651-262-2969. 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. Out of scope returns: Provide Referrals handout for other tax preparation options. <ul style="list-style-type: none"> Ask if taxpayer needs to file as a non-resident; if yes, the return is out of scope - provide Referrals handout; if no, PEP can prepare the return; if unsure, ask a manager. Filed or has pending bankruptcy in the tax year or had income from: virtual currency/cryptocurrency exchange, rental property, active military/national guard duty, driving a cab (not including Uber/Lyft), or acting as a clergy member.
ENVELOPE & DOCUMENTS	<ul style="list-style-type: none"> 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. <ul style="list-style-type: none"> If forms are available online, assist taxpayer with access to a computer and printer. Taxpayer should place SSA/ITIN documentation and all tax documents in the customer envelope. Direct deposit: Prioritize new prepaid card enrollment and FAFSA 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 PEP 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	<ul style="list-style-type: none"> 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 SA on the IRS Intake sheet, then preparer must have advanced certification. Make a note on the Volunteer Checklist.

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:
 - o \$40k for single filers; \$70k 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 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.
- Renter's credit:** If filing a renter's rebate, checked if taxpayer has all CRP forms.
- 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 # _____

SCREENING TOOL

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

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SCREENING TOOL

PROCESS	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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): <ul style="list-style-type: none"> ✓ Driver's license ✓ Employer/school ID ✓ Visa (see out of scope section) ✓ Passport ✓ State/national ID card ✓ Military ID (see out of scope section) • SSN/ITIN verification for <u>everyone</u> listed on the return? Acceptable documents showing the entire Social Security number (SSN) or Individual Taxpayer Identification Number (ITIN): <ul style="list-style-type: none"> ✓ 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 <p><i>Documents listed above with truncated SSN may be accepted at a manager's discretion.</i></p>
SCOPE OF SERVICES	<ul style="list-style-type: none"> • Meets income limits? \$40,000 (single) or \$60,000 (family - any return with more than one person). If over income, provide the <i>Referrals</i> handout with other tax preparation options. • Self-employment (SE) income? (Form 1099-NEC or cash income) <ul style="list-style-type: none"> ➤ Refer to the SE clinic if SE income is over \$10,000 and 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. <ul style="list-style-type: none"> ➤ Ask if taxpayer needs to file as a non-resident. If yes, the return is out of scope - provide <i>Referrals</i> handout. If no, P+P can prepare the return. If unsure, ask a manager. • Out of scope returns: Provide <i>Referrals</i> handout for other tax preparation options. <ul style="list-style-type: none"> ➤ 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	<ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> ➤ 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.
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EXPLAIN THE CLINIC PROCESS

Full preparation and review process takes 2-3 hours.

Customer arrives for appointment

CSV completes a brief screening

Preparer does tax interview and prep

CSV checks in about financial services

Customer returns to waiting area during review

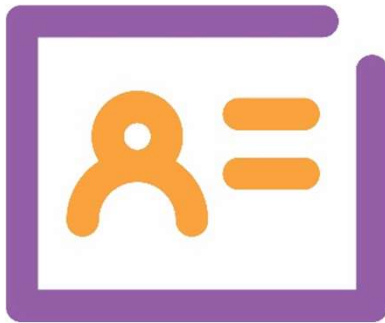
CSV provides the final return and gets signatures

FILING JOINTLY

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

PICTURE ID TO VERIFY IDENTITY

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



TAXPAYER ID NUMBER VERIFICATION

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

P+P INCOME GUIDELINES

\$40,000 or less for single taxpayer

\$70,000 or less for families



SCOPE OF SERVICE

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

SCOPE OF SERVICE

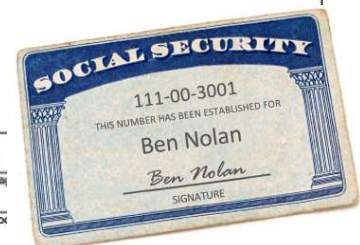
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- **Out of scope returns:** Provide *Referrals* handout for other tax preparation options.
 - » Filed or has pending bankruptcy in the tax year or had income from: virtual currency/crypto currency exchange, rental property, active military/national guard duty, driving a cab (not including Uber/Lyft), or acting as a clergy member.

CUSTOMER ENVELOPE AND TAX DOCUMENTS

PREPARE + PROSPER

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

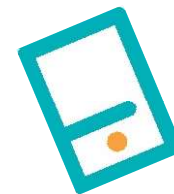
Customer name: *Rikki Marulanza* Tax year: *2024*
 Nombre del cliente: *Rikki Marulanza* Año tributario:
 Customer number: *6:00-2*
 Número del cliente: *6:00-2*



<input type="checkbox"/> CORRECTED (if checked)		PAYER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code KENT STATE BANK FOR MARICOPA MEDICAL SERVICES 401(K) 743 COLQUITT WAY YOUR CITY, STATE ZIP		1 Gross distribution \$ 1,300.00 2a Taxable amount \$ 1,300.00	OMB No. 1545-0119 Form 1099-R	Distributions From Pensions, Annuities, Retirement or 22222 a Employee's social security number 111-00-3001 OMB No. 1545-0008	
PAYER'S federal identification number 38-2XXXXXX		RECIPIENT'S identification number 259-XX-XXXX		3 Capital gain (included in box 2a) \$	4 Federal income withheld \$ 260.00	b Employer identification number (EIN) 41-2222222	
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number HAMLIN UNIVERSITY 1536 HEWITT AVE ST. PAUL, MN 55104		OMB No. 1545-1574 Form 1098-T		5 Medicare wages and tips \$ 16,000		6 Medicare tax withheld \$ 232	
FILER'S employer identification no. 58-4567552		STUDENT'S TIN 123-33-3333		7 Social security tips \$		8 Allocated tips \$	
STUDENT'S name BROOKLIN PARK, MN 55429		4 Adjustments made for a prior year \$		5 Scholarships or grants \$ 8,745		c Employer's name, address, and ZIP code John's Service Agency 123 Well Street St Paul, MN 55110	
Street address (including apt. no.) 200 3RD AVE N		6 Adjustments to scholarships or grants for a prior year \$		7 Checked if the amount in box 1 includes amounts for an academic period beginning January–March 2020 <input type="checkbox"/>		d Control number \$	
City or town, state or province, country, and ZIP or foreign postal code BROOKLIN PARK, MN 55429		8 Check if at least half-time student <input checked="" type="checkbox"/>		9 Checked if a graduate student <input type="checkbox"/>		e Employee's first name and initial Last name Ben Nolan	
Service Provider/Acct. No. (see instr.)		10 Ins. contract reimb./refund \$		11 Nonqualified plans 13 Statutory employee <input type="checkbox"/> Retirement plan <input type="checkbox"/> Third-party sick pay <input type="checkbox"/>		f Employee's address and ZIP code 2610 University Ave W, Apt 450 St. Paul, MN 55114	
Form 1098-T (keep for your records)		www.irs.gov/Form1098T		15 State Employer's state ID number MN 8888888		16 State wages, tips, etc. \$ 16,000	
Department of the Treasury - Internal Revenue Service		Department of the Treasury - Internal Revenue Service		17 State income tax \$ 300		18 Local wages, tips, etc.	
Department of the Treasury - Internal Revenue Service		Department of the Treasury - Internal Revenue Service		19 Local income tax		20 Locality name	

MISSING DOCUMENTS

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



DIRECT DEPOSIT

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

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

INTAKE PAPERWORK (STEP 3)

Form 13614-C
(October 2023)

Department of the Treasury • Internal Revenue Service

Intake/Interview and Quality Review Sheet

OMB Number 1545-0044

You will need:

- Tax information such as Forms W-2, 1099, 1098, 1096, 1042-S, and 1043 for all persons on your tax return.
- 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 sv.volts@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: [] Yes [] No
 2. Your spouse's first name: M.I. Last name Best contact number: [] Yes [] No
 3. Mailing address: Apt # City State ZIP+4 code

4. Your Date of Birth: 5. Your job title: 6. Last year, were you: a. Full-time student b. Totally and permanently disabled c. Legally blind
 7. Your spouse's Date of Birth: 8. Your spouse's job title: 9. Last year, was your spouse: a. Full-time student b. Totally and permanently disabled c. Legally blind

10. Can anyone claim you or your spouse as a dependent? Yes [] No [] Unsure []

11. Have you, your spouse, or dependents been a victim of tax related identity theft or been issued an Identity Protection PIN?

12. Provide an email address (optional) (this email address will not be used for contacts from the Internal Revenue Service)

Part II - Marital Status and Household Information

1. As of December 31, 2023, what was your marital status? Never Married Married Divorced Legally Separated Widowed

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
 Date of separate maintenance decree: _____
 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

Name (do not enter your name or spouse's name here)	Date of birth (month/year)	Relationship to you (do not include spouse, partner, child, grandchild, etc.)	Number of months lived in your home last year	Resident of U.S. (check one)	Single or Married at last year (check one)	Full-time student (check one)	Totally and permanently disabled (check one)	Is the person a dependent (check one)	Do you provide more than \$470 of support (check one)
()	()	()	()	()	()	()	()	()	()

Checklist: U.S. Savings Bonds Prepaid Debit Card Bank Accounts Credit Services Save + Win U.S. Savings Bonds Financial Coaching Refund Loan Help

PREPARE + PROSPER

TAX INTAKE SHEET

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

What tax returns do you need prepared? Check all that apply.
 2022 income taxes Prior year(s)
 2023 rental or homeowner refund Other

TAXPAYER SURVEY

A. How do you identify?
 African American or Black English American Sign Language
 American Indian or Alaska Native Spanish Hmong
 Asian or Pacific Islander Somali Vietnamese
 Hispanic or Latin Chinese Korean
 Middle Eastern/North African Arabic Russian
 White, Non-Hispanic Multiracial Other
 Not listed above, write in: _____

C. What language do you primarily speak at home?
 English Spanish Vietnamese
 Chinese Korean Russian
 Other Other

B. Are you or a member of your household considered a person with a disability?
 Yes No
 Female Male
 Nonbinary 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 Text

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 refund 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 refund.
 I want to skip 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!

PREPARE + PROSPER

CUSTOMER PAPERWORK OPTIONS

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

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

Customer Name(s)	Online Intake
Kat Smith	X



CUSTOMER ENVELOPE

PREPARE + PROSPER

2610 UNIVERSITY AVE. W. SUITE 450
ST. PAUL, MN 55114

phone: 651-287-0187 fax: 651-287-0190
www.prepareandprosper.org

Customer name:
Nombre del cliente: *Paul Jones*

Tax year:
Año tributario: *2024*

Appointment time and number:
Número del cliente: *5:45-2*

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

\$ _____ Federal \$ _____ Minnesota \$ _____ Homeowner only
Dueño de casa

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

Every return is different so processing times will vary. Most federal refunds are issued within 21 days if you e-filed with direct deposit. Homeowners generally receive their property tax refunds in September or October, see back of the envelope for changes to the Renter's Credit. **Some returns require additional review from the IRS and Minnesota Revenue.**

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

CHECK YOUR REFUND STATUS | VERIFIQUE EL ESTATUS DE SU REEMBOLSO

Federal

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

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

Minnesota and Homeowner | Minnesota y Dueño de casa

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

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

INTERNAL REVENUE SERVICE

Questions | Preguntas: 1-800-829-1040

TTY: 1-800-829-4059

For in-person assistance | Para asistencia en persona:

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

1550 American Blvd. #700 430 N. Wabasha St.
Bloomington, MN 55425 St. Paul, MN 55101

MINNESOTA REVENUE

Questions | Preguntas: 651-296-3781

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

For in-person assistance | Para asistencia en persona:

600 North Robert St. Monday - Friday | lunes - viernes
St. Paul, MN 55101 8 a.m. - 4:30 p.m.

NOTES:

INTAKE PAPERWORK

Form 13614-C
(October 2023)

Department of the Treasury - Internal Revenue Service
Intake/Interview and Quality Review Sheet

OMB Number 1545-1964

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

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

Volunteers are trained to provide high quality service and uphold the highest ethical standards.
 To report unethical behavior to the IRS, email us at wi.volta@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 name
 2. Your spouse's first name M.I. Last name Best contact name
 3. Mailing address Apt # City
 4. Your Date of Birth 5. Your job title 6. Last year, were you:
 a. Totally and permanently disabled Yes No
 b. Last year, was your spouse:
 7. Your spouse's Date of Birth 8. Your spouse's job title
 a. Totally and permanently disabled Yes No
 b. Last year, was your spouse:
 10. Can anyone claim you or your spouse as a dependent? Yes No
 11. Have you, your spouse, or dependents been a victim of tax related identity theft or been issued an Identity Protection PIN?
 12. Provide an email address (optional) (this email address will not be used for contacts from the Internal Revenue Service)

Part II - Marital Status and Household Information

1. As of December 31, 2023, what was your marital status?
 Never Married (This includes registered domestic partnerships, civil unions, etc.)
 Married a. If Yes, Did you get married in 2023?
 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

Name (first, last) Do not enter your name or spouse's name below	Date of Birth (mm/dd/yyyy)	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 (SM)	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)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	

Catalog Number 52121E www.irs.gov

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

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: _____

Prosper year-round! We'll contact you about once a month and on. Message and data rates may apply with texting.

Do you want to receive it?
 Yes No

MENT INFORMATION
 Do you want to receive it?
 Yes No

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.

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

Continue →

REQUIRED INTAKE PAPERWORK

P+P Tax Intake

P+P supplemental form to collect Minnesota tax information

Form 13614-C

IRS Intake/Interview & Quality Sheet, which is mandatory for all taxpayers at VITA sites

Boost Your Money Form

P+P supplemental form to match customers with desired financial services and referrals

PAPERWORK AFTER CHECK-IN

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

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

The collage shows several forms from the 'PREPARE + PROSPER' program. At the top, a form has handwritten information for 'Phil Jones', tax year '2022', and customer number '530-4'. Below this are forms for 'REFUND OR AMOUNT DUE', 'INTERNAL SERVICE SHEET', 'TAX INTAKE SHEET', and 'BOOST YOUR MONEY'. The 'BOOST YOUR MONEY' form includes sections for 'Check in on your financial health', 'FINANCIAL COACHING', and 'FINANCIAL COACHING'.

The 'P+P VOLUNTEER CHECKLISTS' form is divided into two main sections. The first section, 'Screening Checklist', includes fields for 'Customer Name', 'Appointment Time', and 'Screening Checklist Name'. It contains a series of 'Yes/No' questions regarding the volunteer's background, including criminal history, financial issues, and professional status. The second section, 'Preparation checklist', includes fields for 'Preparer name', 'Preparer phone number', and 'Preparer email address'. It contains a series of 'Yes/No' questions regarding the preparer's qualifications, including their role, experience, and availability.

SET UP CUSTOMER WITH PREPARER (STEP 4)

INTAKE PAPERWORK SCREENING

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

Form 13614-C (October 2023) Department of the Treasury Internal Revenue Service Intake/Interview and Quality Review Sheet (OMB Number 1545-1064)

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 irs.volts@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? Yes No
 2. Your spouse's first name M.I. Last name Best contact number Is your spouse a U.S. citizen? Yes 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? Yes No
 b. Totally and permanently disabled? Yes No c. Legally blind? Yes No
 7. Your spouse's Date of Birth 8. Your spouse's job title 9. Last year, was your spouse: a. Full-time student? Yes No
 b. Totally and permanently disabled? Yes No c. Legally blind? Yes No
 10. Can anyone claim you or your spouse as a dependent? Yes No
 11. Have you, your spouse, or dependents been a victim of tax related identity theft or been issued an Identity Protection PIN? Yes No
 12. Provide an email address (optional) (this email address will not be used for contacts from: _____)

Part II - Marital Status and Household Information

1. As of December 31, 2023, what was your marital status? Never Married (This includes registered domestic partners.)
 Married a. If Yes, Did you get married in: _____
 b. Did you live with your spouse? Yes No
 Divorced Date of final decree: _____
 Legally Separated Date of separate maintenance: _____
 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

Name (first, last) Do not enter your name or spouse's name below	Date of birth (month/year)	Relationship to you (for example, son, daughter, partner, etc.)	Number of US (state) (year lived in last year)	Number of US (state) (year lived in last year)	Student (at US, Canada, or Mexico) (yes/no)	Single or married (at 2023) (yes/no)
(a)	(b)	(c)	(d)	(e)	(f)	(g)

Category Number 5212E www.irs.gov

PREPARE + PROSPER

BOOST YOUR MONEY

Preferred name(s): _____ (taxpayer) _____ (spouse)
 Phone number: _____ Email address: _____ Zip code: _____

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

BANK ACCOUNTS
 P+P FAIR Banking program offers checking and savings accounts with no overnight fees or minimum balance requirements. They are available regardless of banking history (including bank fraud).
 I want to open a CTR Focus card today for my refund to be direct deposited.
 I want to make an appointment to open an account.

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

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

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

access your free credit report or (re)build your credit. I report today.
 today to receive a copy of my free credit report by mail, and want to get more information about a credit builder loan.
 I help Minnesota families break the cycle of predatory loan fees (OS interest and no fees).
 I see more information about Exodus Lending.

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

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 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
 Chinese Korean
 Arabic 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 Yes No
 • Would you like to receive text messages from us? Yes No

DIRECT DEPOSIT AND PAYMENT INFORMATION
 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.
 I need more information so I can pay later.
 I want the payment to come out of my checking or savings account.

ADVANCED CERTIFICATION RETURNS

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

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

The image shows a portion of a tax form with a yellow background. A blue rectangular box highlights a specific section of the form. The text within the box includes:

- (B) Refund of state or local income tax
- (B) Interest or dividends (bank account, bonds,
- (A) Sale of stocks, bonds or real estate
- Did you report a loss on last year's return
- (B) Alimony
- (A/M) Income from renting out your house or a
- If yes, did you use the dwelling unit as a personal residence for fewer than 15 days

FINANCIAL SERVICES FOLLOW UP

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

PREPARE + PROSPER

BOOST YOUR MONEY

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

Phone number: _____ Email address: _____ Zip code: _____

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

PREPAID DEBIT CARD <ul style="list-style-type: none">• 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. <input type="checkbox"/> I want to open a CFR Focus card today for my refund to be direct deposited.	BANK ACCOUNTS <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> <input type="checkbox"/> I want to make an appointment to open an account.
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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

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

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

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

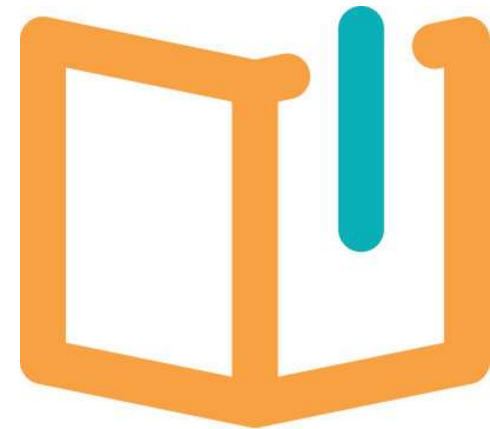
PAYDAY LOAN HELP: Exodus Lending helps Minnesota families break the cycle of predatory loan debt with a refinancing program that has 0% interest and no fees.
 I have a predatory loan and would like more information about Exodus Lending.

→
Continue

ACTIVITY: PRACTICE SCREENING

There are four sample customers to screen!

Work with a partner or small group to go through the screening process for one or two customers using the screening checklist on page 74 in the CSV manual.



FINANCIAL SERVICE + REFERRAL PROCESS

PREPARE + PROSPER



BOOST YOUR MONEY FORM

- Overview of financial services and referrals
- Way for customer to show interest
- Use to start a conversation with the customer
- CSV picks up the completed form from customers
- Checklist on the back

PREPARE + PROSPER

BOOST YOUR MONEY

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

Phone number: _____ Email address: _____ Zip code: _____

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

<p>PREPAID DEBIT CARD</p> <ul style="list-style-type: none"> • 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><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.

Continue

BOOST YOUR MONEY FORM CHECKLIST

- 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/fstracker2025
- Next steps:** I explained next steps for each referral/service requested.

BOOST YOUR MONEY FORM CHECKLIST

Initial details



Resources



Consents



Financial
Services
Log



Tracking
form



Next
steps

INITIAL DETAILS AND RESOURCES

FINANCIAL PLANNING

What is Financial Planning?

Financial planners are trained to help people plan for more complex, long-term financial issues such as retirement, life insurance, estate planning, and investments.

All volunteers are Certified Financial Planner™ professionals, which means they have the training and experience requirements and abide by the CFP® code of ethics and standards of conduct. Volunteer financial planners are not allowed to sell products or take on paying customers as clients.

There is no charge, no commitment, no pressure.

How can a financial planner help?

A volunteer financial planner is a financial expert for a one-time consultation on any of the following:

- I am nearing retirement and need help figuring out how to manage my assets.
- I need help developing a retirement savings plan.
- I want to determine appropriate life insurance coverage.
- I have inherited assets and I'm not sure how to manage them.
- I want to talk to someone about a 529 College Savings Plan.

How can I connect with a financial planner?

Option 1: If you're ready to sign up today you can contact a Service Volunteer who will complete the referral form for you.

Option 2: If you decide to sign up at a future date to complete a short referral form OR visit <https://prepareandprosper.org/fin-continuum>

After signing up, your name and contact info will be added to our database. Look for a call and/or email from a Prepare + Prosper volunteer to schedule a consultation with you over the phone.

U.S. SAVINGS BOND

What is a U.S. savings bond?

- U.S. savings bonds are a risk-free investment backed by the U.S. Department of the Treasury that never lose value.
- U.S. savings bonds arrive by mail 3–5 weeks after you file your taxes.
- U.S. savings bonds start earning interest immediately and the interest rate is compounded semi-annually. Bonds are currently earning approximately 9% but could change. See the current rate at www.treasurydirect.gov.



Why a U.S. savings bond?

MONEY MENTORS

free financial coaching



- + Take control of your money
- + Focus on your financial goals
- + Receive judgement-free advice
- + Redefine your relationship with money

PREPARE + PROSPER

BUILD YOUR FINANCIAL POWER. GET FAIR.

More support for your goals, more control of your money, with less fees.

PREPARE + PROSPER FINANCIAL OPPORTUNITY FOR EVERYONE

Fair Financial.org

PREPAID DEBIT CARD

Get started with your CFR Focus prepaid debit card

- Your Focus card should arrive in the mail in 7-10 business days.
- Call 877-474-0010 or visit www.usbankfocus.com to activate your card and choose your PIN.
- Download the free app to track spending, check your balance, and find ATM locations.
- Your tax refund will be directly deposited onto your Focus card. Check your refund status by contacting the IRS (800-928-7454 or www.irs.gov) or Minnesota Revenue (651-296-4444 or www.revenue.state.mn.us).



Add money to your card

- You can have paychecks, government benefits, or other automatic transfers from your card to your savings account.
- You can use your card at over 35 million retail outlets (e.g. CVS, Walmart, Speedway, Cub Foods) or a fee of \$2.5. Go to www.usbank.com/readylink or call 877-474-0010 to find a retail outlet (e.g. CVS, Walmart, Speedway, Cub Foods).
- You can use your card to pay for gas at the pump. Play inside to avoid holds of \$50.
- You can use your card to pay for gas at the pump. Play inside to avoid holds of \$50.

Call 877-474-0010, text BAL to 90831, or visit www.usbankfocus.com to check your balance at an ATM.

Use your card to pay for gas at the pump. Play inside to avoid holds of \$50.

Service Line is just a phone call away at 877-474-0010 and you can call at any time.

Monthly fee	\$0
Annual fee	\$2 per month (Balance cannot become negative)
First one free, \$5 for additional cards	

PREPARE + PROSPER

financial@prepareandprosper.org
651-287-0187
prepareandprosper.org

CONSENT TO SHARE INFORMATION

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

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

I would like a financial planner to call me to set up an appointment to discuss:

Retirement savings or distribution options Appropriate life insurance coverage

Opening a 529 College Savings Plan Investing

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

I would like to meet with an LSS financial counselor regarding:

Student loans and/or understanding repayment options

Credit card debt

First time homebuyers information

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

I am a resident of Saint Paul and have a child born on or after Jan 1, 2020.

I am currently expecting a child and live in Saint Paul.

My child is already enrolled in CollegeBound.

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

Consent to share information

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

Signature: _____ Date: _____

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

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

⚠ STOP HERE! OFFICE USE ONLY! ⚠

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

Initial details: I shared details of the referral or service and ensured the customer is eligible.

Resources: I provided a handout or brochure for each referral/service requested.

Consents: The customer signed the consent to share data for each referral/service requested.

Financial Services Log: I logged the customer information on paper financial services log.

Tracking form: I recorded the customer's name and the referrals/services requested in the online financial services tracking form www.tinyurl.com/fstracker2024

Next steps: I explained next steps for each referral/service requested.

Referral Notes (add to online tracking form)

SHARE NEXT STEPS

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



FINANCIAL SERVICES LOG

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

PREPARE + PROSPER **FINANCIAL SERVICES DAILY SITE LOG**

Date: _____ Site: _____ CSV/s: _____

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

NOTES:

ONLINE FINANCIAL SERVICES TRACKING FORM

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

P+P Financial Referral Tracking Form

The survey will take approximately 5 minutes to complete.

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

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

1. Site

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



CHECK OUT THE TRACKING FORM

- Let's test out the tracking form!
- Enter a test customer
 - **Enter TRAINING as the CSV or manager name**
 - Make up a name and contact information
 - Choose what services or referrals they want
- Use your smart phone to open this link or follow along with a neighbor:
www.tinyurl.com/fstracker2025

IRS STANDARDS FOR VITA SITES



VOLUNTEER STANDARDS OF CONDUCT (VSC)

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



MAINTAIN CONFIDENTIALITY

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



INTAKE/INTERVIEW & QUALITY REVIEW STANDARDS

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

IRS CERTIFICATION TESTS

Two required tests:

1. Volunteer Standards of Conduct **and**
2. Intake/Interview & Quality Review
 - Tests are “open book” and there is no time limit
 - Retest option is available if needed

Test resources:

- Summaries in the CSV manual
- IRS intake sheet and Screening Tool in the CSV manual
- VSC training on the volunteer training site
- IRS Publications

IRS TEST VERIFICATION

Email Form 13615, Volunteer Agreement, to the Volunteer Resources Department

- IRS requires P+P to keep verification of volunteer certification
- Signing this form confirms your commitment to following the Volunteer Standards of Conduct

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

WRAP UP

PREPARE + PROSPER



NEXT STEPS

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



THANK YOU!

PREPARE + PROSPER

