

PREPARE
PROSPER +



CUSTOMER SUPPORT VOLUNTEER MANUAL



Tax Season 2025



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 MN Rev.
 - ✓ 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 SERVICE

- **Meets income limits?** \$40,000 (single) or \$70,000 (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, CRPs and other tax documents. If forms are missing, the taxpayer must return with all required documents.
 - » If forms are available online, assist taxpayer with a QR code or access to a computer & printer.
 - » Taxpayer should place SSN/ITIN documentation and all tax documents in the customer envelope.
- **Direct deposit:** Prioritize new CFR prepaid debit 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 checked any boxes on the IRS intake sheet that had (A) beside them, the preparer must have advanced certification. Make a note on the Volunteer Checklist.

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PREPARE + PROSPER

WORKING TOWARD A BRIGHTER FINANCIAL FUTURE

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**.)

We want a future where everyone feels financially empowered.

Our work is about breaking barriers, advocating for policies, and creating real opportunities for success. We empower people to build financial stability and security.

Learn about the people participating in our tax clinics.

Our tax services are available to individuals earning \$40,000 or less annually and to families earning \$70,000 or less annually. Self-employed taxpayers must also meet these guidelines and earn more than \$6,000 in self-employment income.

In 2024, 66% of P+P tax clinic participants identified as people of color, 15% of households primarily speak a language other than English, and 35% of households who used our services included a person with a disability. The average income of in-person tax clinic participants in 2024 was \$18,835.

Programs and Services

Free tax preparation + financial services: We have IRS-certified volunteers who help customers prepare taxes, navigate the tax code and maximize their refund.

Money Mentors financial coaching: Participants are paired with a coach and receive one-on-one support to reach their financial goals. Participants also attend peer sessions to learn about a variety of financial topics.

FAIR Banking Program: We help individuals, including those who are underbanked and unbanked, access financial products to build credit and wealth so they don't have to navigate the process alone. This program is provided through an exclusive partnership with Sunrise Banks.

Changing systems: We advance and strengthen policies and practices to support a more equitable tax code and wealth building for low-to-modern income households.

2024 Accomplishments*



10,251 taxpayers filed 23,984 tax returns for free



Over \$20 million in tax refunds were returned



400 volunteers donated 10,349 hours



727 taxpayers saved \$1,365,763 of their tax refunds



129 people worked toward financial goals in our coaching program



891 sole-proprietors received assistance



366 customers enrolled in 469 FAIR accounts— 169 checking, 260 savings, and 40 credit builder accounts

*As of July 1, 2024

Learn more at prepareandprosper.org

CONTACT 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 M1PR 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. (URL to new form will be shared before tax clinics open in January 2025.)

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

PRE-SEASON INFORMATION

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 (ITINs) 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. IRS Publication 5101 covers the requirements in detail. Form 13614-C (see pages 64-69) and the P+P Screening Tool (see front inside cover) are excellent resources.

Form 13614-C and the tax interview

New Form 13614-C: The IRS Intake sheet has been updated for tax year 2024!

All VITA sites are required to use Form 13614-C as an interview tool with all taxpayers.

Note: pages 1-3 of the IRS intake sheet must be filled out completely. Pages 4-5 are optional.

Customers will complete the non-shaded portions on the left. Tax-certified volunteers will complete the shaded portions on the right as they conduct a detailed tax interview with the taxpayer.

Pages 2 and 3 of Form 13614-C can be used to determine if a return can be completed by a volunteer with “Basic” tax certification or “Advanced” certification.

(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.

Income: Answer the following questions on the left side of this page. Check only the boxes	
Received money from any of the following in 2024:	(To be completed by certifi
<input type="checkbox"/> (B) Wages as a part-time or full-time employee How many jobs _____	<input type="checkbox"/> (B) W-2s
<input type="checkbox"/> (B/A) Tips	<input type="checkbox"/> (B/A) Tips (Basic when r
<input type="checkbox"/> (B/A) Retirement account, pension or annuity proceeds	<input type="checkbox"/> (B/A) 1099-R (Basic whe <input type="checkbox"/> (A) Qualified Charitable I
<input type="checkbox"/> (B) Disability benefits (such as payments from insurance and worker's compensation)	<input type="checkbox"/> (B) Disability benefits on
<input type="checkbox"/> (B) Social Security or Railroad Retirement Benefits	<input type="checkbox"/> (B) SSA-1099, RRB-109
<input type="checkbox"/> (B) Unemployment benefits	<input type="checkbox"/> (B) 1099-G
<input type="checkbox"/> (B) Refund of state personal income tax	<input type="checkbox"/> (B) Refund <input type="checkbox"/> (B) Itemized last year
<input type="checkbox"/> (B) Interest or dividends (bank account, bonds, etc.)	<input type="checkbox"/> (B) 1099-INT # _____
<input type="checkbox"/> (A) Sale of stocks, bonds or real estate	<input type="checkbox"/> (A) 1099-B (include brok <input type="checkbox"/> Capital loss carryover
Did you report a loss on last year's return <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> (B) Alimony Excluded from income
<input type="checkbox"/> (B) Alimony	
<input type="checkbox"/> (A/M) Income from renting out your house or a room in your house	<input type="checkbox"/> (A/M) Rental income (Ad residence and rent
If yes, did you use the dwelling unit as a personal residence and rent for fewer than 15 days <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Rental expense
<input type="checkbox"/> Income from renting personal property such as a vehicle	

Tax-certified volunteers will use Form 13614-C, IRS Publication 4012, and the P+P volunteer tax manual to 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 (VSC) and Intake/Interview and Quality Review.

1. Volunteer Standards of Conduct (VSC)

This test is required of all VITA 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.

2. Intake/Interview and Quality Review

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.

How to take IRS certification tests

1. Go to the VITA/TCE Central testing website at <https://linklearncertification.com/> and click “Sign in or create account” in the top right corner.
 - For new volunteers, click “Create new account.”
 - Choose your password and enter your information.
 - Next, on the Group selection screen, do not select any of the roles and click “Create Account.”
 - Go to your email inbox to verify your account, so you can log in.
 - For returning volunteers, you can log in with your existing account.
2. Click the blue “Take certification test” button under “2024 VITA/TCE certification tests.”
3. Click on “Basic.” (Note the description: “This is a good place to start if you only need to take VSC and Intake/Interview.”)
4. Click “Start,” on the right side of Volunteer Standards of Conduct - Test. Pass test.
5. Click “Start,” on the right side of “Intake/Interview and Quality Review-Test. Pass test.

Legal name vs. preferred name

IRS guidelines require that volunteers submit Form 13615 listing their legal name. You can update account information on the VITA/TCE Central website. P+P will use your preferred name whenever IRS does not require a legal name.

Contact the P+P Volunteer Resources Department with questions at volunteer@prepareandprosper.org.

Test tips:

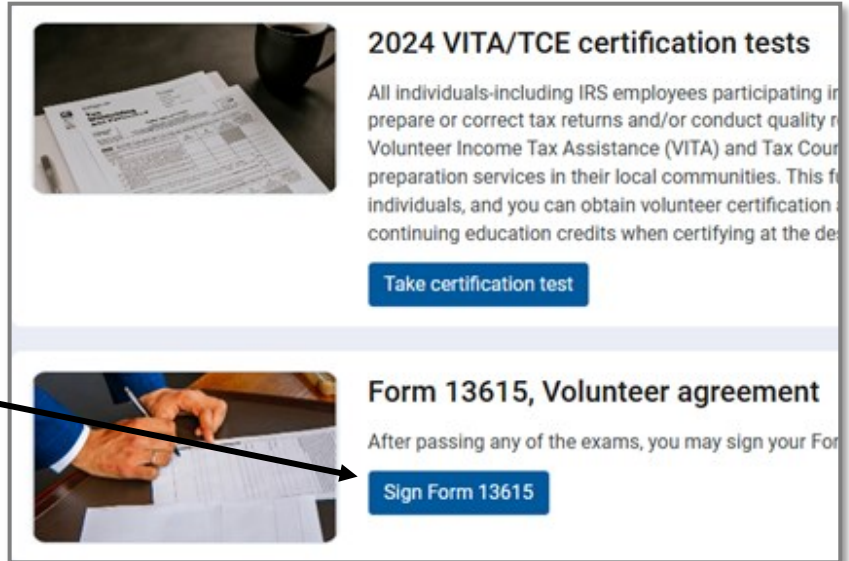
- Find questions for the test and retest in IRS Publication 6744.
- These tests are open book. Use the internet and training materials to find answers.
- You need to answer at least 8 out of 10 questions correctly on both tests.
- If you do not get a passing score when taking the test, a retest option is available.
- If you experience technical difficulties, ensure pop-ups are allowed.

FORM 13615, VSC AGREEMENT

After completing certification tests, you must submit a signed copy of Form 13615, *Volunteer Standard of Conduct Agreement-VITA Programs* to the P+P Volunteer Resources team.

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

1. Click “Sign Form 13615.”
2. In the “Volunteer agreement” section, select:
 - Training Source: “Other.”
 - Enter “Prepare + Prosper” as the sponsoring partner name/site name
 - Select years you have volunteered
 - If applicable, pick a professional designation
 - Volunteer Position: Choose “VITA Volunteer”
 - Click “I agree...” and “Sign Form 13615”
 - Next, click “Download signed form.” (see screenshot of Form 13615 below)



2024 VITA/TCE certification tests

All individuals-including IRS employees participating in prepare or correct tax returns and/or conduct quality review services at VITA/TCE sites, and Tax Court preparation services in their local communities. This form certifies that you are a qualified individual, and you can obtain volunteer certification and continuing education credits when certifying at the de

Take certification test

Form 13615, Volunteer agreement

After passing any of the exams, you may sign your Form 13615, Volunteer Standards of Conduct Agreement - VITA/TCE Programs.

Sign Form 13615

Generated from Link & Learn Taxes

Form 13615 (October 2024)	Department of the Treasury - Internal Revenue Service Volunteer Standards of Conduct Agreement – VITA/TCE Programs
<p>The mission of the VITA/TCE return preparation programs is to assist eligible taxpayers in satisfying their tax responsibilities by providing free tax return preparation. To establish the greatest degree of public trust, volunteers are required to maintain the highest standards of ethical conduct and provide quality service.</p> <p>Use of Form 13615: This form provides information on a volunteer's certification. All VITA/TCE volunteers must pass the Volunteer Standards of Conduct certification, and sign and date Form 13615, Volunteer Standards of Conduct Agreement - VITA/TCE Programs, prior to working at a VITA/TCE site. In addition, return preparers, quality reviewers, coordinators, client facilitators and tax law instructors must certify in Intake/Interview and Quality Review and tax law prior to signing this form. These certifications are also required for greeters, signers, and tax law questions. This form is not valid until the coordinator, sponsoring partner, or tax law instructor certifies the volunteer's identity, name and address with a government-issued photo ID, and the coordinator signs and dates the form.</p>	

3. Email volunteer@prepareandprosper.org and attach the PDF file of the downloaded Form 13615 agreement. (Note: P+P does not need your VITA/TCE Certificate, shown right).



CHECK-IN AND SCREENING PROCESS

Welcome!

As the first point of contact, you're the first friendly face customers will see, and you will set the tone for their visit. These steps are designed to help the tax clinic run smoothly and efficiently, ensuring everyone's experience is as seamless as possible.

Remember, you're not alone in this! Work together with your site manager and fellow CSVs to tailor the process for the unique setup and flow of your site. By working as a team, we can create a welcoming environment while keeping everything on track!

CHECK-IN AND SCREENING PROCESS AT A GLANCE

Step 1: Sign in the customer

Resources <ul style="list-style-type: none">• Acuity Scheduling• Customer Sign-in Sheet	Actions <ul style="list-style-type: none">• Greet the customer in a welcoming tone• On the Customer Sign-in Sheet, write in the customer's check-in time and the Customer Number
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Step 2: Screen the customer

Resources <ul style="list-style-type: none">• Screening Tool (see the inside cover of this manual)• Volunteer Checklist• Customer Sign-in Sheet	Actions <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
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Step 3: Give the customer the Intake Paperwork

Resources <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	Actions <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
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Step 4: Set up the customer with a preparer

Resources <ul style="list-style-type: none">• IRS Form 13614-C• Volunteer Checklist• Customer Sign-in Sheet	Actions <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 working with on the Customer Sign-in Sheet
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STEP 1: Sign in the customer

Resources

- Acuity Scheduling
- Customer Sign-in Sheet

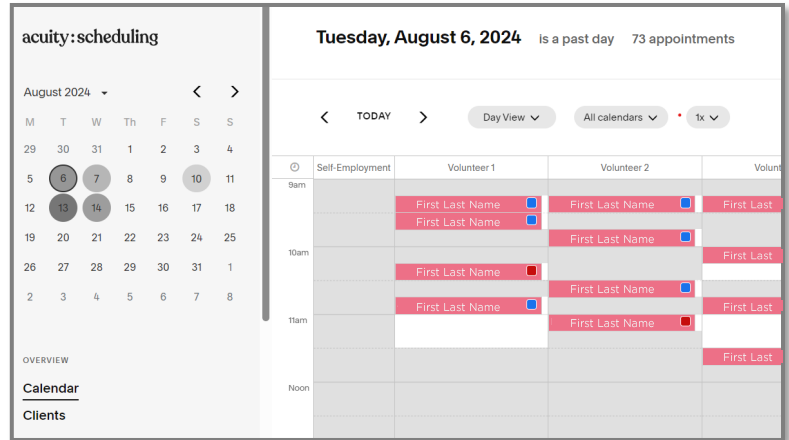
Actions

- Greet the customer in a welcoming tone
- On the Customer Sign-in Sheet, write in the customer's check-in time and the Customer Number

Acuity Scheduling

Acuity Scheduling is the system we use for appointments. Customers can make appointments online or by calling the P+P customer service team up to two weeks in advance. Batches of new appointments open every other Monday and smaller numbers may open up due to cancellations.

A manager may log in to Acuity and ask you to update the labels in Acuity at the end of the shift to indicate whether or not customers attended their appointment.



Customer sign-in sheet

A manager will 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. Keeping the sign-in sheet updated is important for managing the flow of the tax clinic.

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

Write the check-in time and determine the Customer Number

First write down the check-in time. Then write down the number based on 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]".

The Customer Number is essential for the flow of tax clinic and ensuring fair processing for customers arriving on time. The customer number will be written on the Customer Envelopes and Volunteer Checklists so volunteers can coordinate efforts.

Common Check-In Issues

Walk-in Customers

You may be able to see a walk-in customer if your manager determines there's 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 by helping the customer sign up for an appointment through the Prepare + Prosper website.

Has an appointment, but their name is not on the list

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 customer scheduled the appointment after the sign-up sheet was printed, for another date or at a different location.

More than 15 minutes late to their appointment

We offer a 15-minute grace period for late customers. If a customer is more than 15 minutes late, ask a manager if there is still capacity to see them. If the manager gives approval, assign them a Walk-in Customer Number the same way you would if they had walked in without an appointment. ("walk-in-[arrival time]")

Metro Mobility

Some customers use Metro Mobility for transportation. Metro Mobility will pick up customers at the scheduled time. Customers need to give themselves at least 2 hours before their scheduled pick up time. Be sure to make clear notes and tell your site manager so everyone can ensure the customer is ready when their ride arrives.

Early for Appointment

If a customer arrives early for their appointment, follow the regular check-in process and give them paperwork to complete (if not already completed online). It is possible you will assign them a preparer before their scheduled appointment time, but always give priority to customers with earlier appointments who arrive before the end of the 15-minute grace period. Be sure to assign early customers a customer number based on their appointment time, not their arrival time.

STEP 2: Screen the customer

Resources	Actions
<ul style="list-style-type: none"> Screening Tool (page 1) 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

Volunteer Checklist

The P+P Volunteer Checklist guides all volunteers through each step in the process. The Checklist has four sections: Screening, Preparation, Review, and Checkout. The CSV is responsible for the Screening and Checkout process.

The P+P volunteer Checklist starts with the Screening Checklist. 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.

However, if a preparer is available immediately when the customer arrives, you may send the customer directly to the preparer without doing a full screening. Work with your site manager to confirm it is okay to do so.

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 people on the tax return.
 Income guidelines: Total is within P+P limits:
 o \$40k for single filers; \$70k for families
 o More than 10% 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
 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 information is available or if new direct deposit options are needed.
 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 checklist.

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

Screening Tool

The Screening Tool (found inside the front cover) gives additional information about the items listed on the Screening section of the Volunteer Checklist.

This provides more detail on items such as what forms of SSN/ITIN or identification documentation are required, what types of self-employment income can be seen at the regular clinic, other issues that are out of scope, etc.

We recommend you read through the entire Screening Tool to get an idea of what kinds of situations you may run into and use it as a reference as needed. Remember you can always ask your manager or other experienced volunteers

PREPARE + PROSPER

SCREENING TOOL

PROCESS

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

REQUIREMENTS

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

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

SCOPE OF SERVICE

- Meets income limits?** \$40,000 (single) or \$70,000 (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)
 o 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.
 o 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.
 o 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.
 o 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

- 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, CRPs and other tax documents. If forms are missing, the taxpayer must return with all required documents.
 o If forms are available online, assist taxpayer with a QR code or access to a computer & printer.
 o Taxpayer should place SSN/ITIN documentation and all tax documents in the customer envelope.
- Direct deposit:** Prioritize new CFR prepaid debit 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 checked any boxes on the IRS intake sheet that had (A) beside them, the preparer must have advanced certification. Make a note on the Volunteer Checklist.

Write the name and Customer Number on the Volunteer Checklist

At the top of the Volunteer Checklist, write in the customers' preferred name and their appointment time and customer number.

Use the Volunteer Checklist and Screening tool to conduct the screening

First, write your name at the top of the Screening section. This is to help other volunteers identify who completed this part of the screening in case there are any follow-up questions.

Then go down the list and check off items for the screening. If you run into issues you can let the customer know why they do not meet the screening requirements and problem solve with them as you are able. Consult a manager before turning any customer away.

Track Screening Items on the Customer Sign-in Sheet

Mark that you viewed the IDs and SSN/ITINs in the sixth and seventh columns of the customer sign-in sheet. Write down any relevant comments. Write your initials in the Screening Initials column after completing the screening.

Common Screening Issues

Missing Certificates of Rent Paid (CRPs)

New in 2025, the Renter's refund is no longer filed separately on the M1PR; it's now a credit on the state return. This means the customer will need all their CRP forms with them in order to file. If a customer shows up without all of their CRPs, here are the possible steps we can take:

- If they forgot their form at home, they should return with their CRP before completing the filing.
- If they haven't received their CRP *before* Jan. 31, they should come back when they receive any missing CRPs and finish filing at that point.
- If they haven't received their CRP *after* Jan. 31, they have two choices:
 - They can leave and come back when they have all their forms.
 - Or they can opt to file the return and contact P+P to file a state amendment when they have all their CRPs.

Note: Watch for a handout with more guidance on this tax change!

No Social Security Cards, ITIN Letters or Photo IDs

We must have an original photo ID for the taxpayer. See the screening tool for acceptable types of photo IDs.

For the SSN/ITIN, many customers will not have this documentation with them when they arrive. We are not able to use numbers from memory or off W-2s to ensure proper safeguards in the accuracy of our returns. See the screening tool for acceptable forms of documentation.

If they have used P+P's services in previous years a manager can print out a copy of their old return for verification, but they will need to know what location and what year they filed with us. If this is the first time they are using P+P's services attempt to problem solve with the customer to see if they are able to get the documents or schedule for a different time. Use your manager as a resource.

Missing Tax Documents

Ask if they are able to access the document online (e.g., through an employment portal for a W-2, student portal for a tuition statement, or bank account for an interest statement). If they are able to, they can either use one of our laptops to log in (open an incognito window for them to use) or scan the QR code from the flyer near the intake station and upload documents to the P+P Dropbox from their phone.

STEP 3: Give the customer the Intake Paperwork

Resources

- Clipboard
- Volunteer Checklist
- Customer Envelope
- IRS Form 13614-C
- P+P Tax Intake Sheet
- P+P Boost Your Money Form

Actions

- 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

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. Full versions of the intake paperwork can be found in the Appendix.

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

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.

The image shows a 'Customer Envelope' form for Phil Jones, tax year 2022. It includes fields for 'RETURN OR AMOUNT DUE', 'INTERNAL REVENUE SERVICE', 'WHEN WILL I GET MY REFUND?', 'CHECK YOUR REFUND STATUS', and 'MINNESOTA REVENUE'. It also has a section for 'WHEN WILL I GET MY REFUND?' with options for 'DIRECT DEPOSIT' and 'CHECK'. There are checkboxes for 'I have a refund' and 'I have a balance due'. The form is for 'Phil Jones' with customer number '330-4'.

The image shows the 'Form 13614-C Intake/Interview and Quality Review Sheet'. It is a detailed form with multiple sections for data entry, including 'Part I: Personal Information', 'Part II: Taxpayer Information', 'Part III: Taxpayer Identification', and 'Part IV: Taxpayer Certification'. It includes checkboxes for 'I am a U.S. citizen or resident alien', 'I am a U.S. resident alien', and 'I am a nonresident alien'. It also has a section for 'I am a U.S. citizen or resident alien' with checkboxes for 'I am a U.S. citizen', 'I am a U.S. resident alien', and 'I am a nonresident alien'. The form is for 'Phil Jones' with customer number '330-4'.

The image shows the 'P+P Tax Intake Sheet' form. It includes sections for 'TAXPAYER SURVEY', 'STAY IN TOUCH', and 'DIRECT DEPOSIT AND PAYMENT INFORMATION'. The 'TAXPAYER SURVEY' section asks for demographic information like 'Age group', 'Race/ethnicity', and 'Language spoken at home'. The 'STAY IN TOUCH' section asks for contact information and consent for data sharing. The 'DIRECT DEPOSIT AND PAYMENT INFORMATION' section asks for bank account information for direct deposit and direct debit. The form is for 'Phil Jones' with customer number '330-4'.

The image shows the 'P+P Boost Your Money Form'. It includes sections for 'BOOST YOUR MONEY', 'PREPARED DEBIT CARD', 'CREDIT SERVICES', and 'BANK ACCOUNTS'. The 'BOOST YOUR MONEY' section asks for contact information and consent for referrals. The 'PREPARED DEBIT CARD' section asks for consent to use a debit card for tax payments. The 'CREDIT SERVICES' section asks for consent to use credit counseling services. The 'BANK ACCOUNTS' section asks for consent to use a bank account for tax payments. The form is for 'Phil Jones' with customer number '330-4'.

Filled out paperwork online, Hand printed paperwork to the customer

Customers will have the opportunity to fill out intake paperwork online. On the Customer Sign-In sheet it will be marked if they filled it out online. A manager will print out the intake paperwork for you.

Did not fill out paperwork online, Hand blank paperwork to the customer

If a customer did not do paperwork online, give them a paper intake packet to complete when they check-in.

Write the name, Customer Number, and tax year on the Customer Envelope

In the top right box of the Customer Envelope, write in the customers preferred name, their appointment time and customer number, and the tax year to be prepared.

Common Intake Paperwork Issues

Multiple Tax Years to Prepare

Some customers will request to have multiple years prepared. Customers are guaranteed one tax year of preparation per appointment slot. Always receive approval from your manager before proceeding with multiple years. Depending on the clinic's capacity, we may be able to complete more than one tax year for a customer.

If only one year is approved, confirm with site manager which year should be worked on.

If multiple tax years are approved by your manager, the tax payer will need one customer envelope and one set of intake paperwork per year. On each customer envelope fill in the customer name, number, and tax year in the top right box. The intake paperwork can be photocopied if the tax situation is similar year to year or the customer will need to fill out intake paperwork for each year.

If a customer is filing for a prior year and their contact info (address, phone number, email) has changed since that year, they should always list the current contact info, not the contact info from the prior year.

Voter Registration

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 on-site to provide to customers who cannot do online registration.

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 is 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 • Write the name of the preparer the customer is working with on the Customer Sign-in Sheet

Certification: Basic vs Advanced

Preparers have either Basic or Advanced certification levels. Advanced preparers can prepare all basic tax topics, but basic preparers cannot prepare advanced tax topics.

Matching the certification levels ensures a smooth process for the customer and helps to manage the flow of the tax clinic. Try to give basic returns to basic preparers first in case an advanced preparer is needed for the next customer.

Use IRS Form 13614-C to determine certification level needed

The questions listed on pages 2 and 3 will have either a (B) or an (A) at the beginning. If all the checked items have a (B), then the customer can go with either a basic or advanced preparer. If *any* of the checked items has an (A), then the customer must be set up with an advanced preparer. Feel free to make notes on the form or checklist for any clarifications you have discussed with the customer.

The screenshot shows the IRS Form 13614-C, Intake Sheet. It contains numerous questions with checkboxes and corresponding certification levels (A or B). For example, questions about dependent care, disability benefits, and retirement benefits are marked with (B), while questions about capital gains, rental income, and other complex tax situations are marked with (A).

Write down the certification level on the Volunteer Checklist

Once you've determined the certification level of the customer's return, write it down in the bottom portion of the Screening Checklist.

The screenshot shows the bottom portion of the Volunteer Checklist. It includes a section for certification level with checkboxes for Basic and Advanced. Below this, there is a line for 'IRS intake Part'.

Common Certification Issues

- **Not enough available advanced preparers**
Consult your manager to develop a solution to keep the clinic flowing.
- **M Certification**
There is one question marked (A/M). This is out of scope for P+P. If you see this box checked, ask a manager to speak with the customer.
- **Standard Deduction vs Itemized Deduction**
The top four questions on page 3 of the IRS Intake Sheet have an (A) by them. These will very rarely end up being advanced-level returns. Customers who check the box for these items can be sent to any preparer. They will work with the customer and manager if a change is needed.
- **Unsure of certification level**
It's ok! We won't always get it right the first time because more information can be uncovered later. When in doubt ask other volunteers or your manager.

FINANCIAL SERVICES + REFERRAL PROCESS

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.
- 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 about a large purchase they are saving up for, you can ask if they have heard of P+P's free Money Mentors Financial Coaching Program, which can help them work toward financial goals.
- ⇒ 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

CHECKOUT PROCESS AT A GLANCE

Tax returns will be ready for checkout after going through a quality review process. Reviewers will assemble the tax return and CSVs will walk the customer through the checkout process.

The Checkout process can look different from customer to customer depending on their situation, but each checkout will include the 5 Parts that are listed. For example, in Part 4 a customer may be e-filing their whole return so you will not need to follow the paper file instructions.

Remember to lean on your managers and reviewers as resources!

Part 1: Return Documents and Verify Summary Sheet

Resources <ul style="list-style-type: none">• Customer Envelope• Volunteer Checklist stapled to Intake Paperwork• Copy of return for customer's records	Actions <ul style="list-style-type: none">• Grab the return ready for checkout from the reviewer and look through the packet to prepare yourself• Find the customer in the waiting area• First return any SSN/ITIN or identification documentation• Share the final amounts for refund/balance due listed on the front of the Customer Envelope• Have the customer verify that the information on the Summary sheet is correct
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Part 2: Confirm Refund/Balance Due Method

Resources <ul style="list-style-type: none">• Volunteer Checklist• Copy of return for customer's records Balance Due <ul style="list-style-type: none">• Paying a Balance Due handout• Payment vouchers for each balance due	Paper Check <ul style="list-style-type: none">• If the customer chose a paper check verify this is correct and they can receive mail at the address listed Direct Deposit <ul style="list-style-type: none">• If the customer chose direct deposit have them verify the routing and account information is correct Balance Due <ul style="list-style-type: none">• If the customer chose direct debit have them verify the routing and account information is correct and the date for processing the payment• If the customer chose to pay later, ensure they have the payment voucher and point out the handout on Paying a Balance Due, which explains their options for payment
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CHECKOUT PROCESS AT A GLANCE

Part 3: Finalize Financial Services

Resources <ul style="list-style-type: none">• Volunteer Checklist• P+P Boost Your Money Form• Saver Quotes	Actions <ul style="list-style-type: none">• Follow up on any loose ends with Financial Services• If the customer saved ask them to fill out the Saver Quote• If the customer is entering the Save + Win contest check that their Boost Your Money Form is signed
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Part 4: Get Approval and Signature for E-file/Paper File

Resources <ul style="list-style-type: none">• Volunteer Checklist• Copy of return for customer's records E-file <ul style="list-style-type: none">• 8879 stapled to Intake Paperwork Paper file <ul style="list-style-type: none">• 1 copy of each return to be mailed• Envelopes to mail returns	<ul style="list-style-type: none">• Inform the tax payers of what they are agreeing to, before they sign 8879s or Paper File returns E-File <ul style="list-style-type: none">• Have the taxpayers sign the 8879 form Paper File <ul style="list-style-type: none">• Have the customer sign all the places with a Sign Here sticker and put each return to be mailed into the appropriate envelope• Confirm the customer understands they must mail in their paper filed returns• Ensure the customer has one copy for their records• Put all of the customer's documents back in the Customer Envelope for their records. Do not put the Intake Paperwork back in the envelope
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Part 5: Wrap up and Keep Intake Paperwork on Site

Resources <ul style="list-style-type: none">• Volunteer Checklist• Customer Envelope• Intake Paperwork + 8879s• Customer Sign-in Sheet	Actions <ul style="list-style-type: none">• Point out how the customer can track the status of their return and refund using the information on the front of the Customer Envelope• Remind renters that the Renter's Credit is included on the state return and will not arrive as a separate payment• If customer opted into receive advance child tax credit payments, make sure they understand and agreed to the process.• Ask the customer if they have any final questions, thank them for coming, and send them off• Keep all the intake paperwork along with any signed 8879s and place it where your manager designates• Write the checkout time on the Customer Sign-In Sheet• Update Financial Services Log
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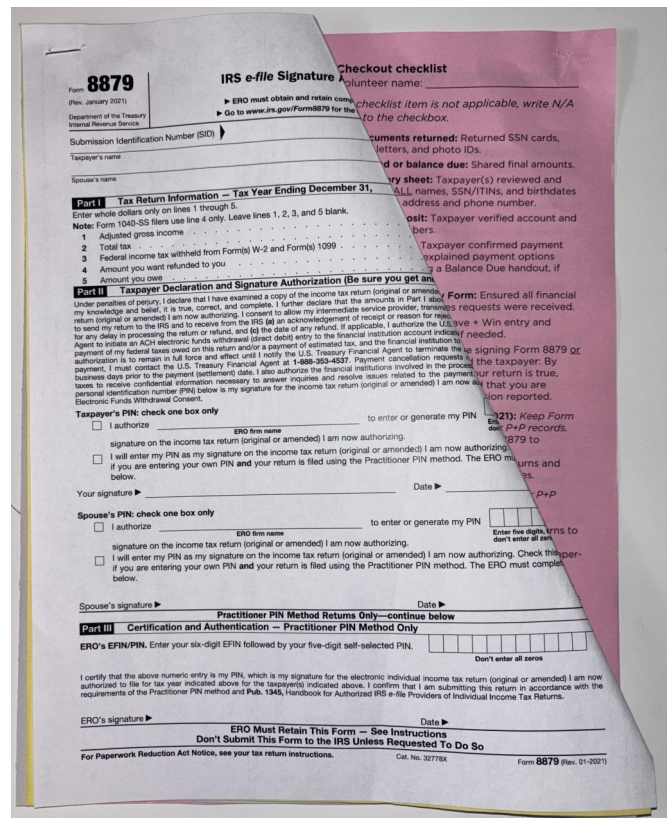
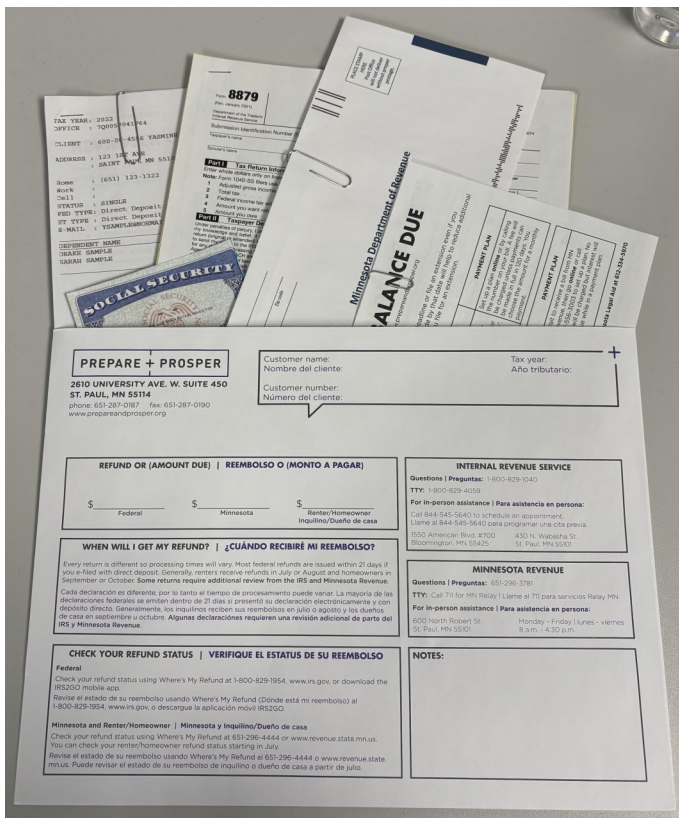
CHECKOUT PROCESS

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 Quotes, Balance Due handouts, envelopes, or tax returns to mail

Below are images of what could be included in a return ready for checkout, but keep in mind that returns can vary.



Checkout Checklist

The Checkout Checklist is the last section on the P+P Volunteer Checklist sheet, pictured below. 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. Here you can see where each checklist item is in the 5-part checkout process. (Checkout Checklist may change slightly from what's printed below.)

- 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 Quote, 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 (2024, 2023, and 2022):** 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.
- ACTC review:** For customers opting in to receive advance child tax credit payments, I confirmed that they understand and agreed to this process.
- Renter's credit changes:** Pointed out and confirmed the taxpayer knows renter's credit refund timeline changes.
- Questions:** Asked if the customer had any questions and answered them.

Part 1: Return Documents and Verify Summary Sheet

Part 2: Confirm Refund/Balance Due Method

Part 3: Finalize Financial Services

Part 4: Get Approval and Signature for E-file/Paper File

Part 5: Wrap up and Keep Intake Paperwork on Site

PART 1: Return Documents and Verify Summary Sheet

Resources	Actions
<ul style="list-style-type: none">• Customer Envelope• Volunteer Checklist stapled to Intake Paperwork• Copy of return for customer's records	<ul style="list-style-type: none">• Grab the return ready for checkout from a reviewer and look through the packet to prepare yourself• Find the customer in the waiting area• First return any SSN/ITIN or identification documentation• Share the final amounts for refund/balance due listed on the front of the Customer Envelope• Have the customer verify that the information on the Summary sheet is correct

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 you don't find them on the envelope, look here:

- The federal and state refunds are on the summary sheet.
- The 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)

New MN Advance Child Tax Credit (ACTC) Payments

Starting this year, families who qualify can opt in to receive some of next year's state child tax credit early, in three separate payments in 2025. P+P will provide a handout for more info and guidance!

Example Summary Sheet

TAX YEAR: 2022
OFFICE : 7Q0057041F64

PROCESS DATE: 11/20/2023

CLIENT : 600-00-4556 YASMINE SAMPLE

BIRTH DATE : 01/01/1984 Age:39

ADDRESS : 123 1ST AVE
: SAINT PAUL MN 55101

PREPARER : 995

Home : (651) 123-1322
Work :
Cell :

STATUS : SINGLE
FED TYPE: Direct Deposit
ST TYPE : Direct Deposit
E-MAIL : YSAMPLE@NOEMAIL.COM

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

PART 2: Confirm Refund/Balance Due Method

Resources

- Volunteer Checklist
- Copy of return for customer's records

Balance Due

- Balance Due Handout
- Payment vouchers for each balance due

Paper Check

- If the customer chose a paper check verify this is correct and they can receive mail at the address listed

Direct Deposit

- If the customer chose direct deposit have them verify the routing and account information is correct

Balance Due

- If the customer chose direct debit have them verify the routing and account information is correct and the date for processing the payment
- If the customer chose to pay later, ensure they have the payment voucher and point out the Balance Due Instructions which explains their options for payment

Balance Due Handout and Payment Vouchers

PREPARE PROSPER + **PAYING A BALANCE DUE**
651-287-0187 www.prepandprosper.com

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

	ONLINE	MAIL OR IN PERSON	PAYMENT PLAN
IRS PAYMENTS	Go to irs.gov/payments . Pay with a bank account for free using Direct Pay or with a credit or debit card for a fee. You can also look up amount owed and additional payment options.	Mail check or money order to: P.O. Box 931000, Louisville, KY 40293-1000 with Form 1040-V or drop off payment at an IRS office. Follow guidance on form 1040-V for making payments.	Set up a plan online or by calling the number on your bill. A fee will be charged unless payments can be made in full in 120 days. You choose the amount for a monthly payment.
MN PAYMENTS	Go to revenue.state.mn.us then click on Make a payment . Pay with a bank account for free using e-services or with a debit or credit card for a fee.	Mail with your voucher to: P.O. Box 64054, St. Paul, MN 55164-0054 or drop off at MN Revenue office.* Make checks or money orders payable to Minnesota Revenue.	Wait to receive a bill from MN Revenue, then go online or call 651-556-3003 to set up a plan. No fee will be charged but interest will accrue while in a payment plan.

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

2023 Form 1040-V Department of the Treasury Internal Revenue Service

What Is Form 1040-V?
It is a request for payment of a refund or advance payment of your refund. It is used to request a refund of your 2023 tax payments. It is used to request an advance payment of your refund. It is used to request a refund of your 2023 tax payments. It is used to request an advance payment of your refund.

Consider Making Your Tax Payment Electronically - It's Easy!
The easiest way to make your tax payment is electronically. You can pay your tax bill online using Direct Pay, or you can pay by credit or debit card. You can also pay by check or money order. You can also pay by direct deposit. You can also pay by automatic debit. You can also pay by credit or debit card. You can also pay by check or money order. You can also pay by direct deposit. You can also pay by automatic debit.

How To Fill in Form 1040-V
Step 1. Fill in your personal information.
Step 2. Fill in your refund information.
Step 3. Fill in your payment information.
Step 4. Sign your voucher and attach it to your refund or advance payment.

How To Prepare Your Payment
If you are paying by check or money order, you must attach Form 1040-V to your payment. If you are paying by credit or debit card, you must attach Form 1040-V to your payment. If you are paying by direct deposit, you must attach Form 1040-V to your payment. If you are paying by automatic debit, you must attach Form 1040-V to your payment.

How To Send in Your 2023 Tax Return, Payment, and Form 1040-V
You can mail your 2023 tax return, payment, and Form 1040-V to the IRS. You can also mail your 2023 tax return, payment, and Form 1040-V to the IRS. You can also mail your 2023 tax return, payment, and Form 1040-V to the IRS. You can also mail your 2023 tax return, payment, and Form 1040-V to the IRS.

Payment Voucher
Form 1040-V is used to request a refund of your 2023 tax payments. It is used to request an advance payment of your refund. It is used to request a refund of your 2023 tax payments. It is used to request an advance payment of your refund.

mi DEPARTMENT OF REVENUE
Income Tax Return Payment

Pay by Check
Make your check payable to "Minnesota Revenue".
Print the last four digits of your Social Security number in the memo line of your check.
Mail your payment and this voucher below to the address on the voucher.

Note: Your payment may be delayed if your voucher information is missing or incorrect. When printing the voucher, set your printer to "actual size" font. "Shrink oversized pages".

Scan Line
The scan line is the most important part of the voucher. When submitting your voucher, make sure the scan line:
• is printed with all digits - characters, symbols, or markings are unacceptable.
• is not cut off or missing.

Pay Electronically
Pay electronically from your bank account. Go to www.revenue.state.mn.us and you make a payment via the Search bar, Check Card, or Direct Card from the menu. We do not charge for this service.
Pay by credit card or debit card. Go to www.revenue.state.mn.us and you make a payment into the Search bar, Check Card or Direct Card from the menu. A third party processes the payments and charges a fee for this service.
Pay by ACH credit transfer through your financial institution. Go to www.revenue.state.mn.us and type ACH Credit into the Search bar.

Income Tax Return Payment
Form 1040-V is used to request a refund of your 2023 tax payments. It is used to request an advance payment of your refund. It is used to request a refund of your 2023 tax payments. It is used to request an advance payment of your refund.

Verify how the customer wants to receive their refunds or pay a balance due

If a customer wants to change this, then work with a manager or a reviewer to have the change made. For example, someone might decide to split their refund or deposit it into a different account after hearing the final amount.

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, it 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). More information on the next 2 pages.

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.

PART 3: Finalize Financial Services

Resources

- Volunteer Checklist
- P+P Boost Your Money Form
- Saver Quotes

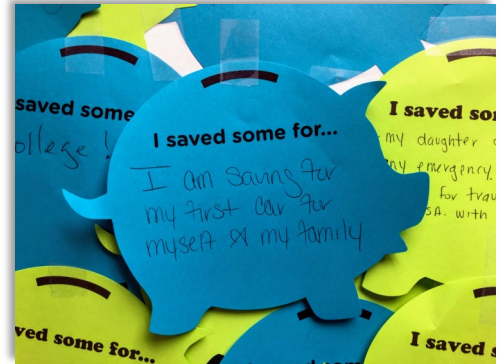
Actions

- Follow up on any loose ends with financial services
- If the customer saved ask them to write a Saver quote
- If the customer is entering the Save + Win contest, check

Saver Quote

A saver quote will be included in the Customer Envelope if the customer saved some of their refund. In past years, for saver quotes we used the shape of a piggy bank and they were called “Saver Pigs.”

For the 2025 tax season, there will be a new shape for saver quotes, which hasn’t been finalized at the time this manual went to print.



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, make sure they signed up for the Save + Win contest.
- ⇒ Do a final call for financial services: Ask if they are interested in any financial services or referrals that haven’t been set up already.
- ⇒ 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 prepaid debit 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 Quotes

If a customer is putting some or all of their refund into a savings account then they are a saver!

Ask savers to share a saver quote to share what they are saving for. Tape the quote 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 48 for details.

PART 4: Get Approval and Signature for E-File/Paper

<p>Resources</p> <ul style="list-style-type: none">• Volunteer Checklist• Copy of return for customer's records	<ul style="list-style-type: none">• Inform the tax payers of what they are agreeing to before they sign 8879s or Paper File returns
<p>E-file</p> <ul style="list-style-type: none">• 8879 stapled to Intake Paperwork	<p>E-File</p> <ul style="list-style-type: none">• Have the taxpayers sign the 8879 form
<p>Paper file</p> <ul style="list-style-type: none">• 1 copy of each return to be mailed• Envelopes to mail returns	<p>Paper File</p> <ul style="list-style-type: none">• Have the customer sign all the places with a Sign Here sticker and put each return to be mailed into the appropriate envelope• Confirm the customer understands they must mail in their paper filed returns• Ensure the customer has one copy for their records• Put all of the customer's documents back in the Customer Envelope for their records. Do not put the Intake Paperwork back in the envelope

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

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.
- ⇒ 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 to the IRS and MN Revenue. Note: These returns require extra steps – please seek manager assistance the first few times you come across them.

The reviewer will put “Sign Here” stickers where a signature is needed, as in the picture below.

If you have questions, don't hesitate to ask.

The image shows two pages of tax forms. The left page is Form 1040 (2023) Page 2, and the right page is Minnesota Form 2024 M1, page 2. Both pages have yellow "SIGN HERE" stickers with arrows pointing to signature lines. The Form 1040 page includes sections for Tax and Credits, Payments, Refund, Amount You Owe, and Third Party Designee. The Minnesota Form 2024 M1 page includes sections for Other taxes, Tax before credits, Minnesota income tax withheld, and Amount you owe. Both pages have a "Sign Here" section at the bottom with lines for the taxpayer's and spouse's signatures, dates, and occupations. There are also checkboxes for electronic filing and authorization of the Minnesota Department of Revenue.

PART 5: Wrap up and Keep Intake Paperwork on Site

Resources	Actions
<ul style="list-style-type: none">• Volunteer Checklist• Customer Envelope• Intake Paperwork + 8879s• Customer Sign-in Sheet• Financial Services Log	<ul style="list-style-type: none">• Point out how the customer can track the status of their return and refund using the information on the front of the Customer Envelope• Remind renters that the Renter's Credit is included on the state return and will not arrive as a separate payment• Ask the customer if they have any final questions, thank them for coming, and send them off• Keep all the intake paperwork along with any signed 8879s and place it where your manager designates• Write the checkout time on the Customer Sign-In Sheet• Update Financial Services Log

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.

Renter's Credit Info

Remind customers that the refund for the Renters Credit will be combined with and be a part of the state return. Renters will no longer receive a separate refund in the summer. The state refund will be processed and sent out shortly after filing even if the customer is only filing for the renter's credit.

Use the amount on the front of the customer envelope and the guidance on the back of the envelope to help confirm the information.

Questions

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.

Wrapping up

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

FINANCIAL SERVICES + REFERRAL INFORMATION

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.

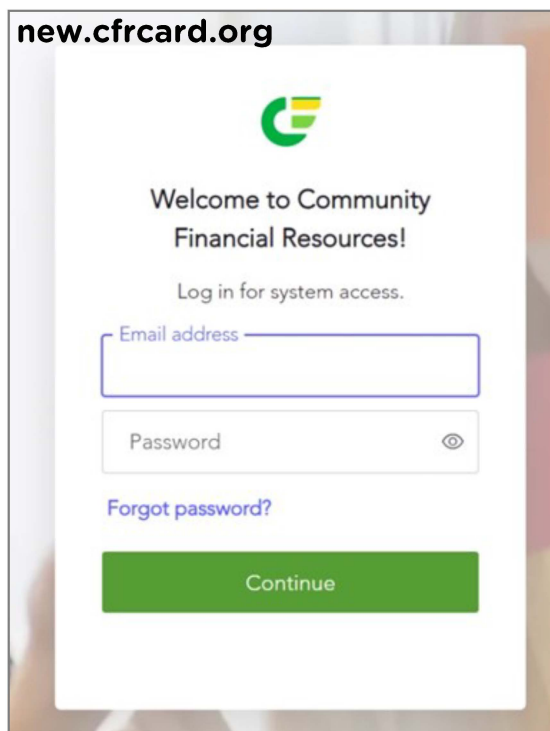
If a customer already has a CFR Focus Card from a previous tax season, customers can continue to use the same card from year to year. (See section on searching for an existing card, page 42.)

Logging in to the CFR Focus Card enrollment site

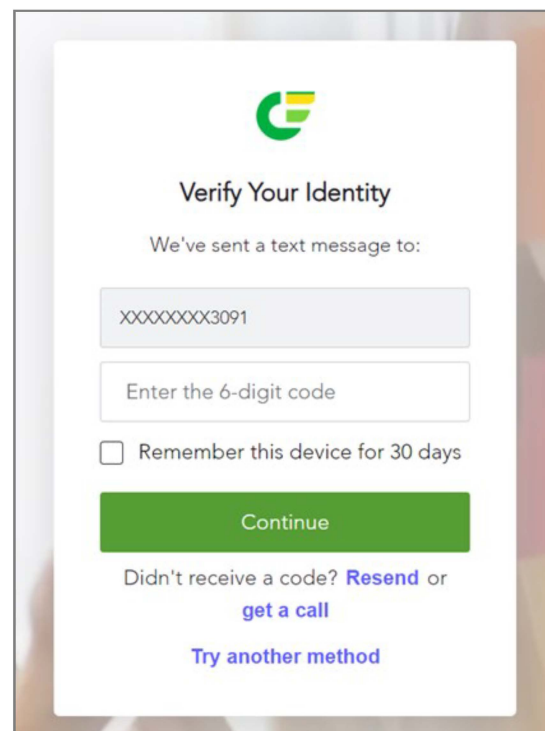
Access the enrollment site using this web address:

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.



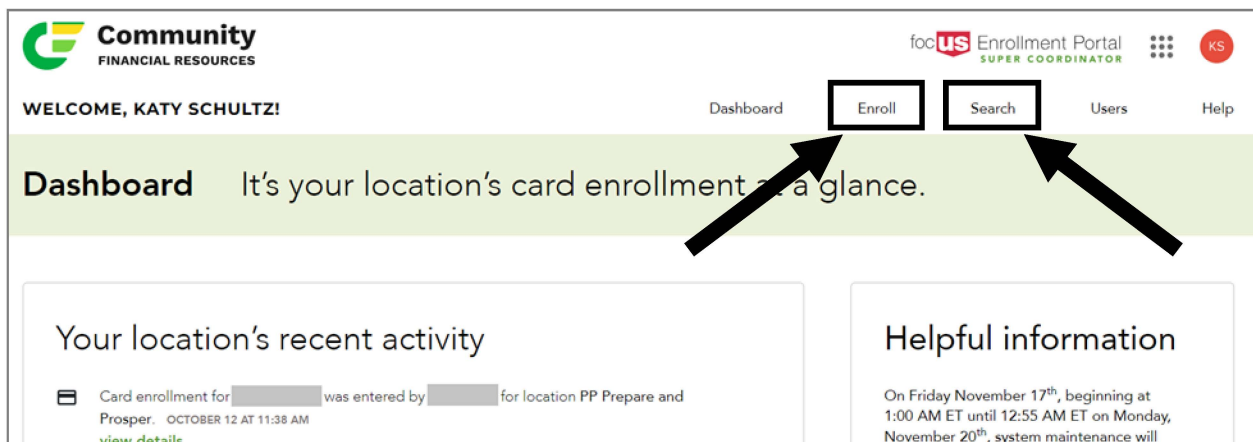
The screenshot shows the login page for new.cfrcard.org. At the top left is the URL 'new.cfrcard.org'. Below it is the logo, a stylized green 'G'. The text reads 'Welcome to Community Financial Resources!' and 'Log in for system access.'. There are two input fields: 'Email address' and 'Password'. Below the password field is a link for 'Forgot password?'. At the bottom is a green 'Continue' button.



The screenshot shows the identity verification page. At the top is the logo, a stylized green 'G'. The text reads 'Verify Your Identity' and 'We've sent a text message to:'. Below this is a text box containing 'XXXXXXXX3091'. There is an input field for 'Enter the 6-digit code'. Below that is a checkbox for 'Remember this device for 30 days'. At the bottom is a green 'Continue' button. 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 44).
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:

Applicant Name (alphanumeric only, no special characters)

First Name* Last Name*

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

123456789 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)

Address Line 2 (line 2 optional)

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

Zip Code* Zip Code Plus 4

Mailing address is different from physical residence above.

Please provide one or more phone numbers below:

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

+ Additional Phone Number

Primary Email Address* Alternate Email user@domain.com 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 (CHECKING, SAVINGS, CREDIT BUILDER LOAN)

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.

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 2025)
- 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.

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 2025.
- 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.

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

Referrals for FAIR account enrollment

If a customer is interested in FAIR
but does NOT want to use it to direct deposit their refund:

1. Provide the FAIR handout as a resource;
2. If possible, assist the customer to use this link to schedule a FAIR enrollment appointment: fairfinancial.org/get-fair
3. Ensure the FAIR banking accounts and/or credit builder checkbox is marked on their Boost Your Money Form
4. Ensure that the customer signed the Boost Your Money form consent to share information
5. Track the customer's information on the Financial Services Log and in the online

If a customer wants to use a new FAIR account
to direct deposit some or all of their refund:

1. Ensure the customer has signed the Boost Your Money (BYM) form consent to share contact information with the P+P FAIR team.
2. Confirm the customer has the proper documentation (See "Requirements to open a FAIR Account")
3. Inform the site manager that the customer is interested in opening a FAIR account to use on their return. If the manager has capacity to connect the customer with a FAIR team member, they will do so. If not, they will inform you to continue to step 4.
4. Schedule a priority FAIR Enrollment Appointment
Use this link to schedule: tinyurl.com/priority-fair.
5. Inform the customer of the next steps below:
 - And 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 your return and submit to the IRS.
6. Inform them their return will be on hold until all of the steps are complete
7. Make notes about the pending new FAIR account on the Boost Your Money form, the financial services log, and in online Financial Services Tracking Form.
8. Tell your manager that the customer's return must be held until the new FAIR account enrollment is complete.

SAVE + WIN CONTEST

What is Save + Win?

Save + Win is a savings promotion offered by Prepare + Prosper. 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 \$100. 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
- 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.
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 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 2025 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.

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 6-24 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...

- Can regularly cover their basic expenses each month, including housing, transportation, food, and child care
- Is ready to make changes in their financial life and work toward a specific financial goal
- Feels comfortable talking with a coach regarding thoughts and feelings about their finances
- Will consistently meet with their coach each month and communicate between meetings

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

- Is regularly unable to make ends meet
- Is currently experiencing a financial crisis (active bankruptcy, foreclosure, housing instability, food insecurity)
- Has a rep payee or is otherwise unable to make decisions about their spending
- Is looking for a quick solution to financial problems or is just looking for financial education or advice
- Cannot regularly keep appointments with a coach or reliably respond to communication

Connection to Money Mentors

Interest form on-site

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.

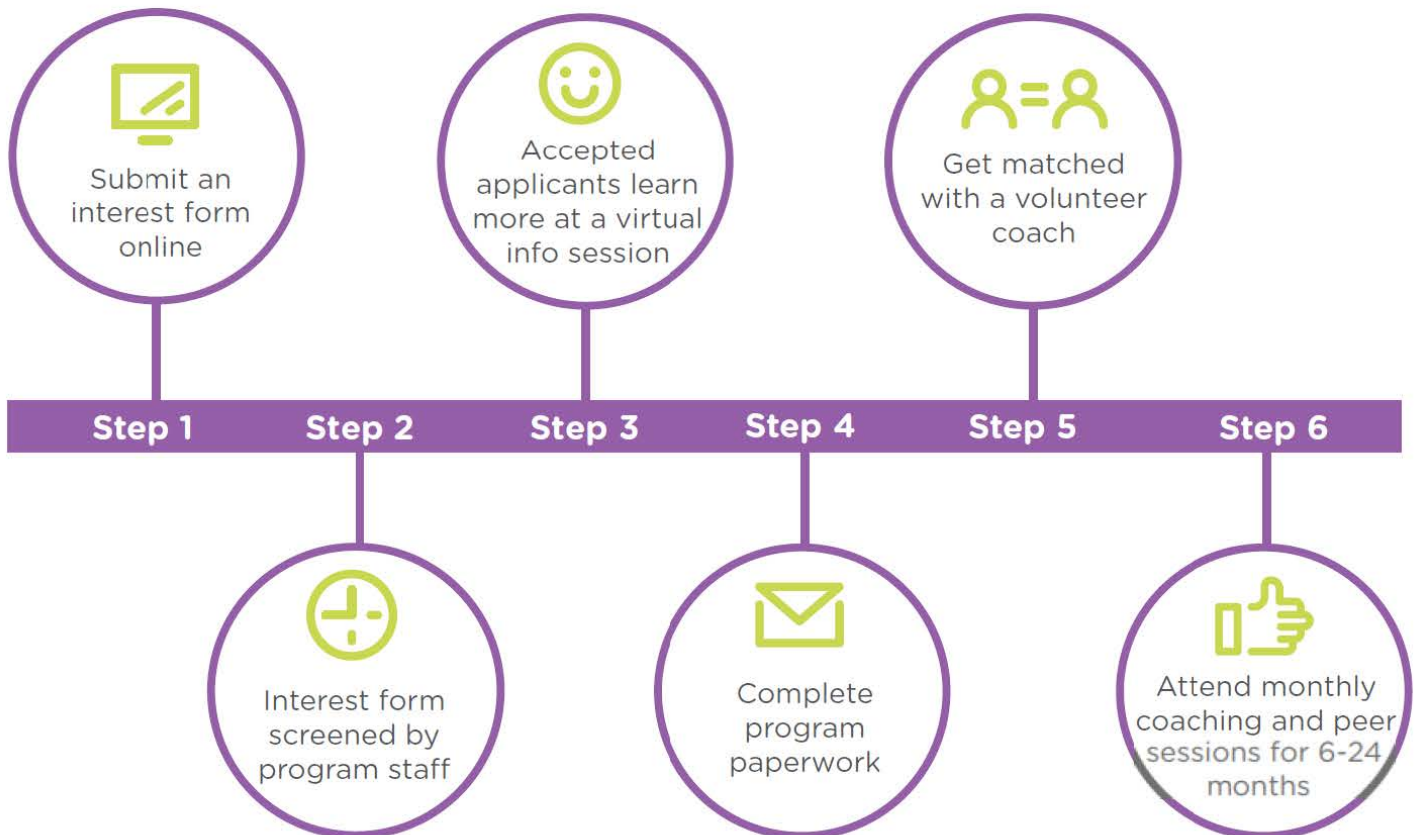
You should still track referral information (see below) if the customer fills out an interest form. This ensures the Money Mentors team can connect with everyone who is interested.

No interest form on-site

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. If there are no open spots at the time, they will be placed on a waitlist.



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

To make a referral for financial planning:

1. **Make sure the customer** signed the consent on the Boost Your Money form, Checked the box to request a financial planning appointment, AND checked topics they want to discuss.
2. **Take notes** about the specific topic(s) the customer wants to discuss with a planner. This helps P+P admin staff screen the planner requests and allows the planner to prepare for the consultation.
3. **Handout** — provide the customer with Financial Planning handout.
4. **Write down** the referral info in the Financial Services Log
5. **Enter** the referral info online in the 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.



*Pathways for Every Child,
Family and Future.*

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 651-201-2222

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 *

Zip Code *

Baby's Gender

Baby's Race/ethnicity

Primary Language

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.

Yes No

Primary Parent/Guardian First Name *

Primary Parent/Guardian Last Name *

Email Address

Primary Parent/Guardian Phone

Relationship to the Baby *

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

Secondary Parent/Guardian Relationship - Other

How Did You Enroll Today?

* Field is required

CREDIT REPORTS

What is a credit report?

A credit report is a statement that has information about a person's credit activity and current credit situation such as loan payment history and the status of credit accounts. Reports will show closed accounts, mortgages, collections, and student loans for a certain period. Accounts closed in good standing will stay on a report for 10 years. Reports closed due to delinquency or collections stay on a report for 7 years.

Regularly reviewing a credit report can help customers stay aware of their credit situation, recognize errors, and potentially spot identity theft. Help a customer get a credit report at the tax clinic using AnnualCreditReport.com or by mail using the paper report delivery service.



Pulling a report is a good fit if someone...

- Will be making a large purchase that requires a loan
- Has not seen their credit report recently
- Has concerns about their credit score (report does not show a score, but shows the records used to create it)
- Is worried about identity theft



Pulling a report is not a good fit if someone...

- Has no credit history (no loans, no credit cards, etc.), because the report will be empty
- Wants to see their credit score
- Has an ITIN, and tries to pull the report online (requests for ITIN holders must be submitted by mail)

Requesting a credit report by mail

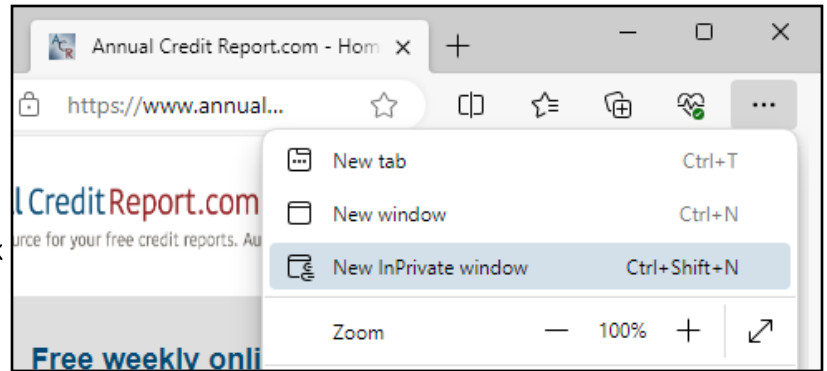
1. Ensure the customer signed the consent on the Boost Your Money form with the Credit Services box checked for a report by mail.
2. Give the customer a paper credit report request form and have them fill it out.
3. When it is completed, briefly look it over to make sure it's filled out properly and legibly. Put the form into a pre-addressed envelope.
 - ⇒ P+P will mail the form.
 - ⇒ The customer should receive the report within 3 weeks of the request being sent.
5. Share the Credit Report and Credit Score handout with the customer as an overview of what to review when the report arrives.
6. Track the credit report order on the Financial Services Log and then enter the referral information in the online Financial Services Tracking Form at the end of your shift.
7. Put the envelope with the Financial Services Log.

The image shows a sample of the Annual Credit Report Request Form. At the top, it features the logos for Equifax, Experian, and TransUnion. The title is "Annual Credit Report Request Form". Below the title, there is a paragraph stating the user's right to a free copy of their credit report from Equifax, Experian, and TransUnion, and providing instructions on how to request the report online or by mail. The form itself is a structured grid with various fields for personal information. It includes sections for Social Security Number, Date of Birth, First Name, Last Name, Current Mailing Address (with fields for House Number, Street Name, Apartment Number/Private Mailbox, City, State, and ZipCode), and Previous Mailing Address (with the same fields). At the bottom of the form, there are instructions on how to shade circles to indicate which reporting company the user wants their report from (Equifax, Experian, or TransUnion) and a barcode. The footer contains the text "If additional information is needed to process your request, the consumer credit reporting company will contact you by mail. Your request will be processed within 15 days of receipt and then mailed to you." and the copyright information "Copyright 2018, Central Source LLC".

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.

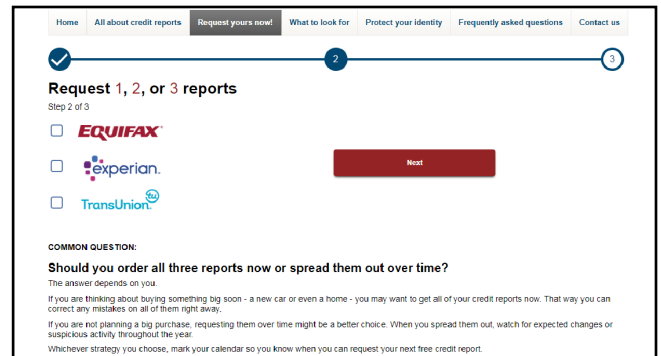
⇒ Date of birth.

⇒ 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 2025, 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

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.

FINANCIAL COACHING: Work with a P+P Money Mentors financial coach who will meet with you over a 6 - 24 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/fstracker2025
- Next steps:** I explained next steps for each referral/service requested.

Referral Notes (add to online tracking form)

Form **13614-C**
(November 2024)

Department of the Treasury - Internal Revenue Service

OMB Number
1545-1964

Intake/Interview and Quality Review Sheet

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

- Complete pages 1-6 of this form.
- You are responsible for the information on your return. Provide complete and accurate information.
- If you have questions, 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 ts.voltax@irs.gov

Your first name (<i>pronouns, optional</i>)		M.I.	Last name		Your date of birth	Your job title	
Spouse's first name (<i>pronouns, optional</i>)		M.I.	Last name		Spouse's date of birth	Spouse's job title	
Mailing address				Apt #	City	State	ZIP code
Your telephone number	Spouse's telephone number		Email address (<i>optional</i>)			Did you live or work in two or more states in 2024 <input type="checkbox"/> Yes <input type="checkbox"/> No	

Check if you or your spouse were in 2024:

A U.S. citizen	<input type="checkbox"/> You	<input type="checkbox"/> Spouse	<input type="checkbox"/> No	Legally blind	<input type="checkbox"/> You	<input type="checkbox"/> Spouse	<input type="checkbox"/> No
In the U.S. on a visa	<input type="checkbox"/> You	<input type="checkbox"/> Spouse	<input type="checkbox"/> No	Totally and permanently disabled	<input type="checkbox"/> You	<input type="checkbox"/> Spouse	<input type="checkbox"/> No
A full-time student	<input type="checkbox"/> You	<input type="checkbox"/> Spouse	<input type="checkbox"/> No	Issued an identity protection PIN (IPPIN)	<input type="checkbox"/> You	<input type="checkbox"/> Spouse	<input type="checkbox"/> No
				Owners or holders of any digital assets	<input type="checkbox"/> You	<input type="checkbox"/> Spouse	<input type="checkbox"/> No

If due a refund, how would you like your refund

Direct deposit Check by mail

Split refund between accounts Other _____

If you have a balance due, how would you like to make your payment

Bank account IRS.gov Direct Pay

Set up installment agreement Mail payment to IRS

Would you like to receive written communications from the IRS in a language other than English Yes Spouse No

What language _____

Would you like information on how to vote and/or how to register to vote Yes No

Would you, or your spouse if married filing jointly, like \$3 to go to the Presidential Election Campaign Fund Yes Spouse No

As of December 31, 2024, what was your marital status

Never Married **Married** If married, were you married for all of 2024 Yes No

Did you live with your spouse during any part of the last six months of 2024 Yes No

Divorced **Legally Separated but not Divorced** **Widowed**

Date of final decree _____ Date of separate maintenance decree _____ Year of spouse's death _____

To be completed by certified volunteer: Can anyone else claim the taxpayer or spouse on their tax return Yes No

List the names below of everyone who lived with you last year (except your spouse) **AND** anyone you supported but did not live with you last year.

Answer Yes or No (Y/N)

**To be completed by certified volunteer
(Yes, No, or N/A)**

Name (first, last)	Date of birth (mm/dd/yy)	Relationship to you (child, parent, none, etc.)	Number of months lived in your home in 2024	Single or Married as of 12/31/2024 (S/M)	U.S. Citizen	Resident of U.S., Canada or Mexico	Full-time student	Totally and permanently disabled	Issued IPPIN	Qualifying child or relative of any other person	This person provided more than 50% of their own support	This person had less than \$5,050 of income	Taxpayer(s) provided more than 50% of support for this person	Taxpayer(s) paid more than half the cost of maintaining a home for this person

Income: Answer the following questions on the left side of this page. Check only the boxes that apply to you and/or your spouse.

Received money from any of the following in 2024:	(To be completed by certified volunteer) Income to be included	Notes/Comments
<input type="checkbox"/> (B) Wages as a part-time or full-time employee How many jobs _____	<input type="checkbox"/> (B) W-2s # _____	
<input type="checkbox"/> (B/A) Tips	<input type="checkbox"/> (B/A) Tips (Basic when reported on W2)	
<input type="checkbox"/> (B/A) Retirement account, pension or annuity proceeds	<input type="checkbox"/> (B/A) 1099-R (Basic when taxable amount is reported) # _____ <input type="checkbox"/> (A) Qualified Charitable Distribution From 1099-R \$ _____	
<input type="checkbox"/> (B) Disability benefits (such as payments from insurance and worker's compensation)	<input type="checkbox"/> (B) Disability benefits on 1099-R or W-2 # _____	
<input type="checkbox"/> (B) Social Security or Railroad Retirement Benefits	<input type="checkbox"/> (B) SSA-1099, RRB-1099 # _____	
<input type="checkbox"/> (B) Unemployment benefits	<input type="checkbox"/> (B) 1099-G # _____	
<input type="checkbox"/> (B) Refund of state or local income tax	<input type="checkbox"/> (B) Refund \$ _____ <input type="checkbox"/> (B) Itemized last year <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> (B) Interest or dividends (bank account, bonds, etc.)	<input type="checkbox"/> (B) 1099-INT # _____ <input type="checkbox"/> (B) 1099-DIV # _____	
<input type="checkbox"/> (A) Sale of stocks, bonds or real estate Did you report a loss on last year's return <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> (A) 1099-B (include brokerage statement) # _____ <input type="checkbox"/> Capital loss carryover <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> (B) Alimony	<input type="checkbox"/> (B) Alimony \$ _____ Excluded from income <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> (A/M) Income from renting out your house or a room in your house If yes, did you use the dwelling unit as a personal residence and rent it for fewer than 15 days <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> (A/M) Rental income (Advanced when the dwelling is a personal residence and rented for fewer than 15 days) <input type="checkbox"/> Rental expense \$ _____	
<input type="checkbox"/> Income from renting personal property such as a vehicle		
<input type="checkbox"/> (B) Gambling winnings, including lottery	<input type="checkbox"/> (B) W-2G or other gambling winnings (list losses below if taxpayer can itemize deductions) # _____	
<input type="checkbox"/> (A) Payments for contract or self-employment work Did you report a loss on last year's return <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> (A) Schedule C <input type="checkbox"/> 1099-MISC # _____ <input type="checkbox"/> 1099-NEC # _____ <input type="checkbox"/> 1099-K # _____ <input type="checkbox"/> Other income reported elsewhere <input type="checkbox"/> Schedule C expenses \$ _____	
<input type="checkbox"/> Any other money received during the year? (example: cash payments, jury duty, awards, digital assets, royalties, union strike benefits)	<input type="checkbox"/> Other income (see Pub 4012 for guidance on other income, i.e., scope of service chart)	

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Expenses and Tax Related Events: Answer the questions on the left side of this page. Check only the boxes that apply to you and/or your spouse.

Paid any of the following expenses to itemize in 2024?	(To be completed by certified volunteer) Standard or Itemized Deductions	Notes/Comments
<input type="checkbox"/> (A) Mortgage Interest	<input type="checkbox"/> (A) 1098 # _____	
<input type="checkbox"/> (A) Taxes: state, local, real estate, sales, etc.		
<input type="checkbox"/> (A) Medical, dental, prescription expenses	<input type="checkbox"/> (B) Standard deduction <input type="checkbox"/> (A) Itemized deduction	
<input type="checkbox"/> (A) Charitable contributions		
Paid any of these expenses in 2024?	(To be completed by certified volunteer) Expenses to report	Notes/Comments
<input type="checkbox"/> (B) Student loan interest	<input type="checkbox"/> (B) 1098-E	
<input type="checkbox"/> (B) Child and dependent care	<input type="checkbox"/> (B) Child and dependent care credit	
<input type="checkbox"/> (B/A) Contributions to a retirement account	<input type="checkbox"/> (B/A) IRA (Basic if a Roth IRA or 401K)	
<input type="checkbox"/> (B) School supplies by a teacher, teacher's aide or other educator	<input type="checkbox"/> (B) Educator expenses deduction \$ _____	
<input type="checkbox"/> (B) Alimony payments (do not include child support)	<input type="checkbox"/> (B) Alimony payments with spouse's SSN \$ _____ Adjustment to income <input type="checkbox"/> Yes <input type="checkbox"/> No	
Did any of the following happen during 2024?	(To be completed by certified volunteer) Information to report	Notes/Comments
<input type="checkbox"/> (B) You or someone in your family took educational classes (technical school, college, job related, etc.)	<input type="checkbox"/> (B) Taxable scholarship income <input type="checkbox"/> (B) 1098-T (itemized statement from school, invoice, etc.) <input type="checkbox"/> (B) Education credit or tuition and fees deduction	
<input type="checkbox"/> (A) Sell a home	<input type="checkbox"/> (A) Sale of home (1099-S)	
<input type="checkbox"/> (A) Have a health savings account (HSA)	<input type="checkbox"/> HSA contributions <input type="checkbox"/> HSA distributions	
<input type="checkbox"/> (A) Purchase health insurance through the Marketplace (Exchange)	<input type="checkbox"/> (A) 1095-A	
<input type="checkbox"/> (A) Purchase and install energy-efficient home items (example: windows, furnace, insulation, etc.)	<input type="checkbox"/> (B) Energy efficient home improvement credit	
<input type="checkbox"/> (A) Have credit card, mortgage, or other debt cancelled/forgiven by a lender	<input type="checkbox"/> (A) 1099-C	
<input type="checkbox"/> (A) Have a loss related to a declared Federal disaster area	<input type="checkbox"/> (A) 1099-A <input type="checkbox"/> Disaster relief impacts return	
<input type="checkbox"/> (B) Have a tax credit disallowed (example: earned income credit, child tax credit, or American opportunity credit)	<input type="checkbox"/> (B) EITC, CTC, AOTC or HOH disallowed in a previous year Year disallowed Reason	
<input type="checkbox"/> Receive any letter or bill from the IRS	<input type="checkbox"/> Eligible for Low Income Taxpayer Clinic referral	
<input type="checkbox"/> (B) Make estimated tax payments or apply last year's refund to 2024 taxes	<input type="checkbox"/> Estimated tax payments _____ <input type="checkbox"/> Last year's refund applied to this year _____ <input type="checkbox"/> Last year's return available _____	

Optional Information

The following information is for statistical purposes only. Your responses to these questions are not a part of your tax return and are not transmitted to the IRS with your tax return. You are not required to answer these questions.

- | | | | | | |
|--|------------------------------------|-------------------------------|---|-------------------------------------|---|
| 1. Would you say you can carry on a conversation in English | <input type="checkbox"/> Very well | <input type="checkbox"/> Well | <input type="checkbox"/> Not well | <input type="checkbox"/> Not at all | <input type="checkbox"/> Prefer not to answer |
| 2. Would you say you can read a newspaper in English | <input type="checkbox"/> Very well | <input type="checkbox"/> Well | <input type="checkbox"/> Not well | <input type="checkbox"/> Not at all | <input type="checkbox"/> Prefer not to answer |
| 3. Do you or any member of your household have a disability | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Prefer not to answer | | |
| 4. Are you or your spouse a Veteran of the U.S. Armed Forces | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Prefer not to answer | | |

5. What is your race and/or ethnicity? Select all that apply
- American Indian or Alaska Native** (for example, Navajo Nation, Blackfeet Tribe of the Blackfeet Indian Reservation of Montana, Native Village of Barrow Inupiat Traditional Government, Nome Eskimo Community, Aztec, Maya, etc.)
 - Asian** (for example, Chinese, Asian Indian, Filipino, Vietnamese, Korean, Japanese, etc.)
 - Black or African American** (for example, African American, Jamaican, Haitian, Nigerian, Ethiopian, Somali, etc.)
 - Hispanic or Latino** (for example, Mexican, Puerto Rican, Salvadoran, Cuban, Dominican, Guatemalan, etc.)
 - Middle Eastern or North African** (for example, Lebanese, Iranian, Egyptian, Syrian, Iraqi, Israeli, etc.)
 - Native Hawaiian or Pacific Islander** (for example, Native Hawaiian, Samoan, Chamorro, Tongan, Fijian, Marshallese, etc.)
 - White** (for example, English, German, Irish, Italian, Polish, Scottish, etc.)

6. What is your spouse's race and/or ethnicity? Select all that apply
- American Indian or Alaska Native** (for example, Navajo Nation, Blackfeet Tribe of the Blackfeet Indian Reservation of Montana, Native Village of Barrow Inupiat Traditional Government, Nome Eskimo Community, Aztec, Maya, etc.)
 - Asian** (for example, Chinese, Asian Indian, Filipino, Vietnamese, Korean, Japanese, etc.)
 - Black or African American** (for example, African American, Jamaican, Haitian, Nigerian, Ethiopian, Somali, etc.)
 - Hispanic or Latino** (for example, Mexican, Puerto Rican, Salvadoran, Cuban, Dominican, Guatemalan, etc.)
 - Middle Eastern or North African** (for example, Lebanese, Iranian, Egyptian, Syrian, Iraqi, Israeli, etc.)
 - Native Hawaiian or Pacific Islander** (for example, Native Hawaiian, Samoan, Chamorro, Tongan, Fijian, Marshallese, etc.)
 - White** (for example, English, German, Irish, Italian, Polish, Scottish, etc.)

Privacy Act and Paperwork Reduction Act Notice

We are asking for this information so you may participate in the IRS Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) program which provides IRS-certified volunteer income tax preparers to assist with basic income tax return preparation for qualified individuals. The IRS authority to collect this information is 5 U.S.C. section 301 and 26 U.S.C. section 7801. The information you provide may be disclosed to others who coordinate VITA/TCE staffing, outreach, and other VITA/TCE related activities. The IRS may only disclose your return and return information as provided by 26 U.S.C. section 6103. All other records may be disclosed only for purposes the IRS deems are compatible with the purpose for which IRS collected the records, and consistent with any routine use disclosures described in the System of Record Notice (SORN) Treasury/IRS 24.030, Customer Account Data Engine (CADE) Individual Master File (IMF). You may view Treasury/IRS SORNs on the Treasury SORN website at Treasury.gov/System of Records Notices (SORNs). Providing this information is voluntary however, if you do not provide the requested information the IRS volunteers may not be able to assist you with preparing and filing your tax return.

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:TS:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, Washington, DC 20224.

IRS INTAKE SHEET – PAGE 6

Form **15080**
(October 2024)

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, 2026.

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, 2026). 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.*

- 2024 Income Taxes
 2024 Property Tax refund
 Prior year(s): _____
 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
 Spanish
 Somali
 Oromo
 Amharic
 American Sign Language
 Hmong
 Vietnamese
 Karen
 Russian
 Not listed above, write in: _____

D. What is your gender?

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

E. In what county do you currently reside?

STAY IN TOUCH

Get tips and news from Prepare + Prosper year-round! Receive our newsletter and other emails that share about our services, upcoming events, and more.

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 into multiple bank accounts.
 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 2024? Yes No

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

3. Did any of the following situations apply to you or your spouse in 2024? Check boxes below.

- None of the following situations apply.
- Made student loan payments
- Had a child born in 2024
- Experienced a stillbirth
- Donated an organ
- Paid for long-term care insurance
- Received a public pension
- Received an AmeriCorps education award
- Completed a masters degree (teachers only)
- Received military service pension/retirement pay
- Contributed to a 529 College Savings Plan
- Received a sexual harassment/abuse settlement
- Earned income while living on an a reservation

4. Did you pay for K-12 school expenses or supplies for your child in 2024? Yes No

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

What grades was the child attending in 2024? _____

Volunteer Notes

P+P TAX INTAKE SHEET – PAGE 3

RENTERS ONLY

Starting this year and going forward, the renter's credit is now part of your state tax return (Form M1). Here's what that means for you:

- You'll need all of your Certificate of Rent Paid (CRP) forms to file a complete return.
- The renter's credit amount will be combined with your state tax refund.
- The refund will arrive shortly after filing, instead of being sent separately in the summer.

Do you have all of your Certificate(s) of Rent Paid (CRP)?

- Yes No Not yet Not applicable

HOMEOWNERS/MOBILE HOME OWNERS ONLY

1. Did you or your spouse receive any nontaxable income not listed elsewhere such as MSA, SSI, MFIP, GA, emergency assistance (not energy assistance), workers' compensation, scholarships or grants, foster care benefits or another form of assistance? Do not include child support, SNAP/food stamps or support.

- Yes, indicate type and amount below No, I did not receive any additional income

Type of Income: _____ Yearly or Monthly Amount: _____

Type of Income: _____ Yearly or Monthly Amount: _____

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

- Yes No Not applicable

3. Do you have your 2025 Property Tax Statement?

- Yes No Not yet

4. Did you live with someone who is not listed on your tax return?

- Yes No Not applicable

PARENTS/GUARDIANS/ANYONE CLAIMING DEPENDENTS UNDER 17 ONLY

If you qualify, the state of Minnesota is now offering the option of receiving Advanced Child Tax Credit payments. This would allow you to receive some of your future refund money in advance. This would be three payments: in July, September, and November. You will receive the same total refund but the refund you receive when filing next year would be reduced by any advanced payments received.

- I would like to learn more about Advanced Child Tax Credit payments
 I prefer to get all of my refund at once when filing my 2025 taxes

P+P TAX INTAKE SHEET – PAGE 4



STOP HERE! THIS SECTION IS FOR TAX PREPARER USE!

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.

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

Bank Account 1 Amount \$ _____	
<input type="checkbox"/> Same account for all refunds	
Account 1 Routing number: _____	Account 1 type
Account 1 Account number: _____	<input type="checkbox"/> Savings account
	<input type="checkbox"/> Checking account

Bank Account 2 Amount \$ _____	
Account 2 Routing number: _____	Account 2 type
Account 2 Account number: _____	<input type="checkbox"/> Savings account
	<input type="checkbox"/> Checking account

Refund Notes:

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: _____

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 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 # _____

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 _____

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 MIPR.
- Disability subtraction is on MIRENT or 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 (2024, 2023, and 2022): *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.
- Renter's credit changes:** Pointed out and confirmed the taxpayer knows renter's credit refund timeline changes.
- Questions:** Asked if the customer had any questions and answered them.

Additional notes

