

A close-up photograph of a person's hands working at a desk. The person is holding a black pen in their right hand and using a black calculator with their left hand. The desk is cluttered with various items: a white mug, a pair of glasses, several sheets of paper, and a small orange sticky note. The background is softly blurred, showing a window with greenery outside. The overall scene suggests a professional or administrative setting.

Strategies for
Connecting
Local Residents
with Free Tax
Assistance

Strategies for Connecting Local Residents with Free Tax Assistance

Make the Case for Launching or Expanding VITA in Your Community



Disclaimer

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- This document includes links or references to third-party resources. The inclusion of links or references to third-party sites does not necessarily reflect the Bureau's endorsement of the third-party, the views expressed on the third-party site, or products or services offered on the third-party site. The Bureau has not vetted these third-parties, their content, or any products or services they may offer. There may be other possible entities or resources that are not listed that may also serve your needs.
- Note: This document was used in support of a live discussion. As such, it does not necessarily express the entirety of that discussion nor the relative emphasis of topics therein.

Session objectives

As a result of this webinar, participants will be able to:

- Use data to make the case for launching or expanding VITA in their communities
- Consider the range of options for IRS-certified free tax preparation that are available to local communities
- Use resources to direct qualified taxpayers to existing IRS-certified free tax preparation options
- Connect residents with help on tax problems, identity theft and fraud, and problems with financial products and services

Using IRS Data to Understand the Importance of Free Tax Assistance to Local Residents

Finding IRS data for your community

- The IRS Statistics of Income (SOI) program provides information to the public including local tax filing and income statistics for your community.
- SOI tax statistics for geographic areas can be found on IRS.gov:
<https://www.irs.gov/statistics/soi-tax-stats-data-by-geographic-area>
- This section of the presentation references several publicly available data sources including county level IRS data.

Tax refunds and credits are a critical source of income

For many residents of your community, their tax refund is one of the largest single payments they receive.

Average Tax Refund in 2023 – \$2,812

The average Earned Income Tax Credit nationwide was about \$2,043, with a maximum credit of \$6,935.

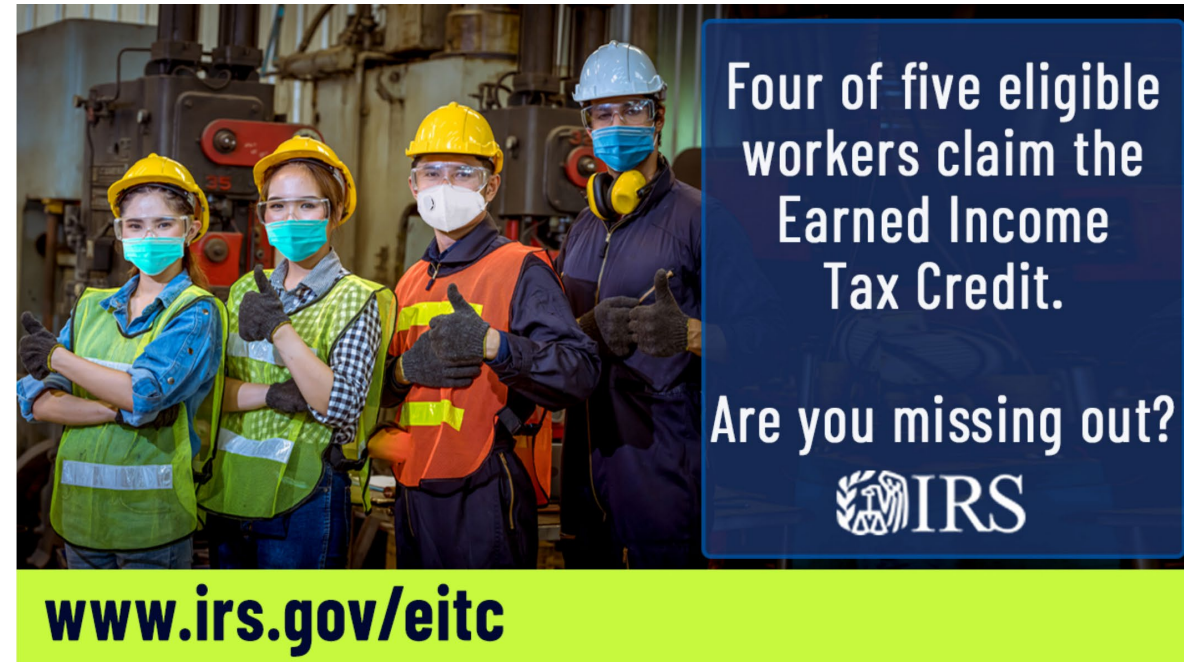
Earned Income Tax Credit (EITC) and Child Tax Credit (CTC).

The EITC and CTC greatly reduce poverty for working families. These tax credits:

- Lifted 5.6 million people out of poverty in 2018, including 3 million children

Not all eligible taxpayers claim the EITC:

- In 2022, about 31 million eligible workers and families received about \$64 billion under the EITC. That's about **20%** of all taxpayers.
- **21% of EITC-eligible taxpayers don't receive the tax credit.**



Four of five eligible workers claim the Earned Income Tax Credit.

Are you missing out?

IRS

www.irs.gov/eitc

EITC and CTC eligibility

- Eligible taxpayers must have income from employment, or self-employment.
- Eligible taxpayers must have social security cards and be able to work legally in the US.
- The amount of the credits are much larger for taxpayers with children in the household.
- About one-third of EITC recipients are new each year.
- 28 states and the District of Columbia also have state level EITCs that increase the value of the tax credit. [See the list.](#)

EITC-eligible taxpayers obtaining the tax credit

EITC Participation 2019

RHODE ISLAND, 84.00%	FLORIDA, 82.40%	PENNSY... 81.80%	IDAHO, 81.50%	NEW YORK, 81.40%	LOUISIA... 80.90%	ARIZONA, 80.10%	OREGON, 79.60%	ALABAMA, 79.10%	NEW HAMPS... 78.50%	KANSAS, 78.30%	OKLAH... 77.90%	SOUTH CAROL... 77.70%
HAWAII, 83.60%	SOUTH DAKOTA, 82.20%	MAINE, 81.60%	MINNES... 81.50%	ARKANS... 81.20%	INDIANA, 80.60%	NEW MEXICO, 80.10%	TEXAS, 79.60%	GEORGIA, 79.10%	ILLINOIS, 77.60%	NEVADA, 76.40%	COLOR... 76.10%	MARYL... 76.00%
VERMO... 82.90%	CONNEC... 82.10%	MONTANA, 81.60%	DELAWA... 81.40%	IOWA, 81.10%	MICHIGA... 80.50%	WISCO... 80.10%	NORTH CAROLI... 79.30%	MISSOU... 78.90%	NORTH DAKOTA, 77.20%	DISTRICT OF COLUMBI... 75.40%	CALIF... 74.50%	WASH... 74.40%
MISSISSI... 82.60%	KENTUC... 82.10%	WEST VIRGINIA, 81.60%	NEBRAS... 81.40%	OHIO, 81.00%	MASSAC... 80.20%	NEW JERSEY, 79.80%	TENNES... 79.20%	VIRGINIA, 78.90%	UTAH, 77.10%	WYOMING, 75.10%	ALASKA, 70.00%	

RACs and RALs

Refund anticipation checks (RACs)

- Allows the consumer to pay the tax preparation fee out of the refund instead of upfront. When the refund is received, the tax preparer will take out the RAC fee, filing fee, and any other service fees, and send the remaining refund to the consumer. RAC fees typically range from \$30 to \$50.

Refund Advance Loans (RALs)

- Allows the consumer to get a portion of the expected refund in advance as a short-term loan from the tax preparer. When the IRS issues the refund to the tax preparer, the consumer receives the remaining portion, minus the RAL fee, tax preparation fee, and any other service fees. However, the consumer may have to pay the loan back “out of pocket” if there is an error on your return or garnishment of the refund.

Returns filed in Tax Year 2020

- Total returns filed 164 million
 - Returns filed with paid preparer signature 86 million or 52% of total
 - Returns filed using a RAC 22 million or 13% of total
 - Returns filed by taxpayers with income <\$60K 106 million or 65%
 - Under \$60K income using paid preparer 51 million or 48% of 106 million
 - Under \$60K income using a RAC 18 million or 17% of 106 million
-

- Total EITC Claimants 25.5 million
- EITC Claimants using a paid preparer 13 million or 51% of total
- EITC Claimants using a RAC 8.5 million or 33% of total

Potential cost to taxpayers of using paid preparers in 2020

- Returns filed with paid preparer signature 86 million or 52% of total
- Returns filed using a refund anticipation check (RAC) **22 million or 13% of total**

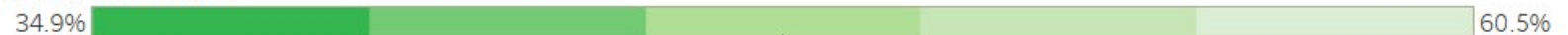
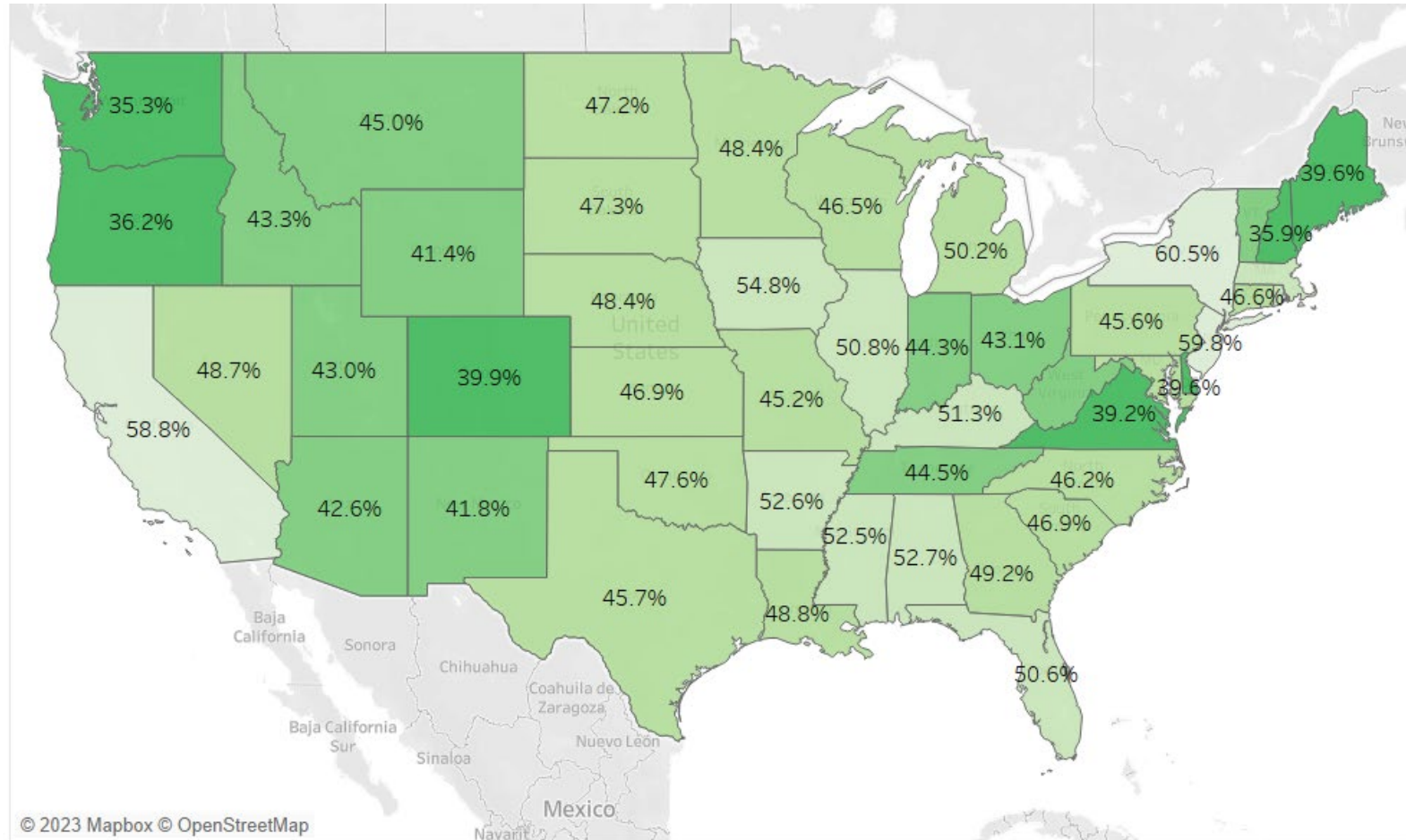
- Average tax return preparation fee \$220
- Average RAC fee \$ 35
- Total average fee \$255

- Total tax prep fees paid by all filers \$18.9 billion
- Total RAC fees paid by all filers \$770 million
- Total prep and RAC fees paid by all filers **\$19.67 billion**

Potential savings to EITC claimants with a RAC in 2020

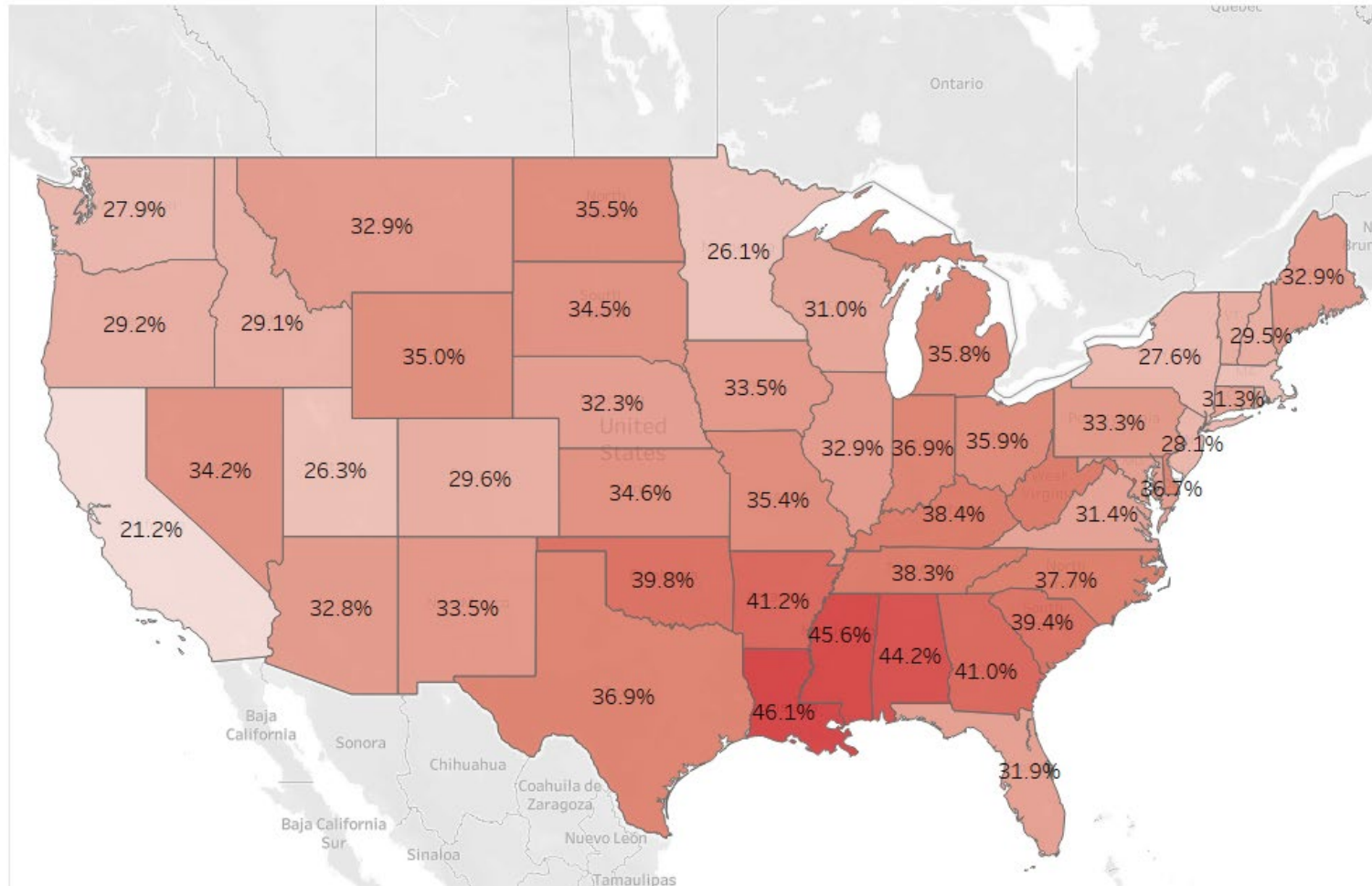
■ EITC filers using paid preparer	13 million (52%)
■ EITC filers using a Get Banked refund anticipation check (RAC)	<u>8.5 million (33.1%)</u>
■ Average tax return preparation fee	\$220
■ Additional EITC form	\$ 65
■ Average RAC fee	<u>\$ 35</u>
■ Total average fee	\$320
■ Total tax prep fees paid by EITC filers	\$2.42 billion
■ Total RAC fees paid by EITC filers	\$297.5 million
■ Total prep and RAC fees paid by EITC filers	\$2.72 billion

Tax filers with incomes less than \$60K using paid preparers



EITC filers using paid preparers and RACs

Percent of EITC w/ RAC

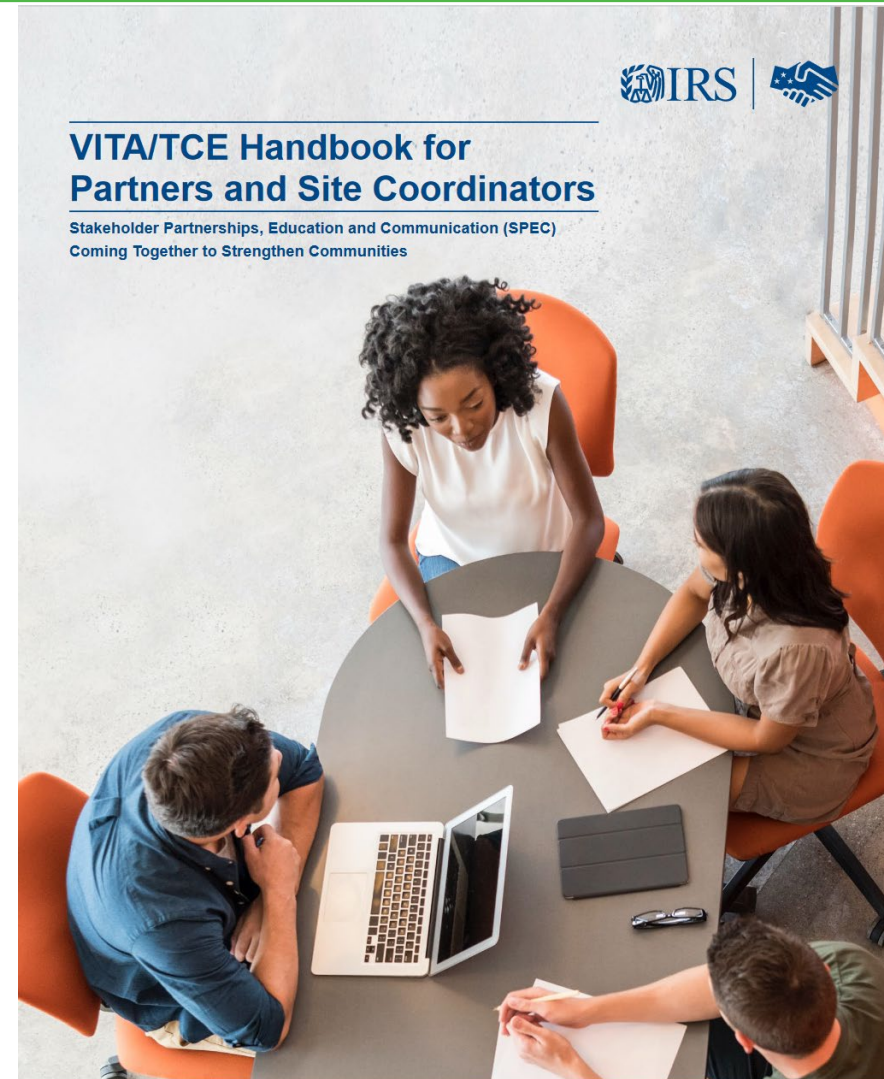


Free Tax Assistance

Volunteer Income Tax Assistance (VITA), Tax Counseling for the Elderly (TCE), and AARP Foundation Tax-Aide

2021 filing season VITA statistics:

- Federal returns prepared: 2,212,442
- Volunteers: 57,420
 - Return per volunteer: 38.5
- Volunteer tax preparation sites: 9,093
 - Return per site: 243.3
- Return accuracy: 96.4%



Example: Cascade County, Montana, Tax Year (TY) 2018

Category	All incomes	Under \$50k	% Under \$50k
Returns filed	39,540	24,820	62.8%
VITA/Tax-Aide	2,350	2,150	91.5%
EITC recipients	6,630	6,550	98.8%
EITC + ACTC*	\$23,462,000	\$21,896,000	93.3%
Refund Amounts	\$75,089,000	\$42,452,000	56.5%
RAC/RAL	5,240	3,910	74.6%
Paid Preparer	18,730	10,010	53.4%

Example: Cascade County, Montana, TY 2020

Category	All incomes	Under \$50k	% Under \$50k
Returns filed	41,980	26,290	62.6%
VITA/Tax-Aide	1,700	1,540	90.6%
EITC recipients	6,370	6,230	97.8%
EITC + ACTC*	\$21,890,000	\$20,262,000	92.6%
Refund Amounts	\$82,134,000	\$48,264,000	58.8%
RAC/RAL	6,120	4,680	76.5%
Paid Preparer	19,640	10,550	53.7%

Assistance from IRS-certified volunteers

- VITA/TCE
- AARP Foundation Tax-Aide
- GetYourRefund.com
- Myfreetaxes.com



Free IRS-certified tax assistance...

Saves money

- Local residents save the cost of tax preparation and tax software fees. That keeps more money in the local economy.

Gets it right

- IRS training and quality control requirements result in highly accurate returns.

Reaches people who cannot afford to pay for tax prep

- In particular, consumers whose refund will be less than the cost of paid preparation fees can file.



Find VITA/TCE and AARP Tax-Aide sites through IRS.gov

The screenshot shows the IRS.gov website page titled "Free Tax Return Preparation for Qualifying Taxpayers". The page features a navigation bar with "File", "Pay", "Refunds", "Credits & Deductions", and "Forms & Instructions". A search bar is located in the top right. The main content area includes a sidebar with a table of contents for "Individuals" (Who Should File, How to File, Determine Filing Status, Free File, e-File Options, Mailing Addresses, When to File, Where to File, Your Information, Life Events, Students, Employees, Parents, Military, Seniors & Retirees) and "Businesses and Self-Employed", "Charities and Nonprofits", "International Taxpayers", and "Governmental Liaisons". The main text explains the VITA and TCE programs, listing eligibility criteria such as age (60+ for TCE), income (AGI ≤ \$58,000), and language. It also includes two video thumbnails: "Recruiting Volunteers to Prepare Taxes in Communities Across America" and "Here's How Your Organization Can Help Lift People in Your Area Out of Poverty". A "Before your visit" section provides instructions on what to bring and where to find a bank for account opening. The page is available in multiple languages.

Income guidelines for free tax assistance:

- The IRS and most VITA sites indicate that their services are for taxpayers with AGI's of \$60,000 or less
- VITA sites may set their own income guidelines different from what the IRS lists.
- Most VITA make exceptions to the guidelines based on individual facts and circumstances.

<https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers>

VITA/TCE locator tool

Before your visit

Before going to a VITA or TCE site, see [Publication 3676-B](#) for services provided and check out [What to Bring](#) to ensure you have all the required documents and information our volunteers will need to help you.

Note: Available services can vary at each site due to the availability of volunteers certified with the tax law expertise required for your return.

Some VITA sites offer [CAA service](#) to taxpayers along with their VITA program.

Also, visit the [FDIC website](#) for information on where to find a bank that can open an account online and how to choose the right account for you.

Find a VITA or TCE Site Near You

VITA and TCE sites are generally located at community and neighborhood centers, libraries, schools, shopping malls and other convenient locations across the country. To locate the nearest VITA or TCE site near you, use the [VITA Locator Tool](#) or call 800-906-9887.

VITA/TCE Locator Tool

When looking for a TCE site, keep in mind that a majority of the TCE sites are operated by the AARP Foundation's Tax Aide program. To locate the nearest AARP TCE Tax-Aide site between January and April use the [AARP Site Locator Tool](#) or call 888-227-7669.

AARP Tax-Aide Site Locator Tool

At select tax sites, taxpayers also have an option to prepare their own basic federal state tax return for free using web-based tax preparation software with an IRS-certified volunteer to help guide you through the process. This option is only available at locations that list "**Self-Prep**" in the site listing.

Attention: The locator is updated regularly from February through April.

Area Out of Poverty

[Transcript](#)

Individuals Topics

- [Tools](#)
- [Taxpayer Advocate](#)
- [Affordable Care Act](#)

Related Content

- [IRS Tax Volunteers](#)
- [IRS VITA Grant Program](#)
- [Tax Counseling for the Elderly](#)
- [Site Coordinator Corner](#)
- [Partner and Volunteer Resource Center](#)
- [Free File: Do your Federal Taxes for Free](#)
- [Use the EITC Assistant: Calculator to Find Out If Your Client Is Eligible for the EITC](#)
- [Earned Income Tax Credit \(EITC\) and Other Refundable Credit](#)
- [What You Need to Know about CTC, ACTC and ODC](#)

Scroll down to find the VITA/TCE and AARP Tax-Aide locator tools

<https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers>

Find nearby VITA sites by zip code and distance

Get Free Tax Prep Help

The IRS Volunteer Income Tax Assistance (VITA) and the Tax Counseling for the Elderly (TCE) programs offer free tax help for taxpayers.

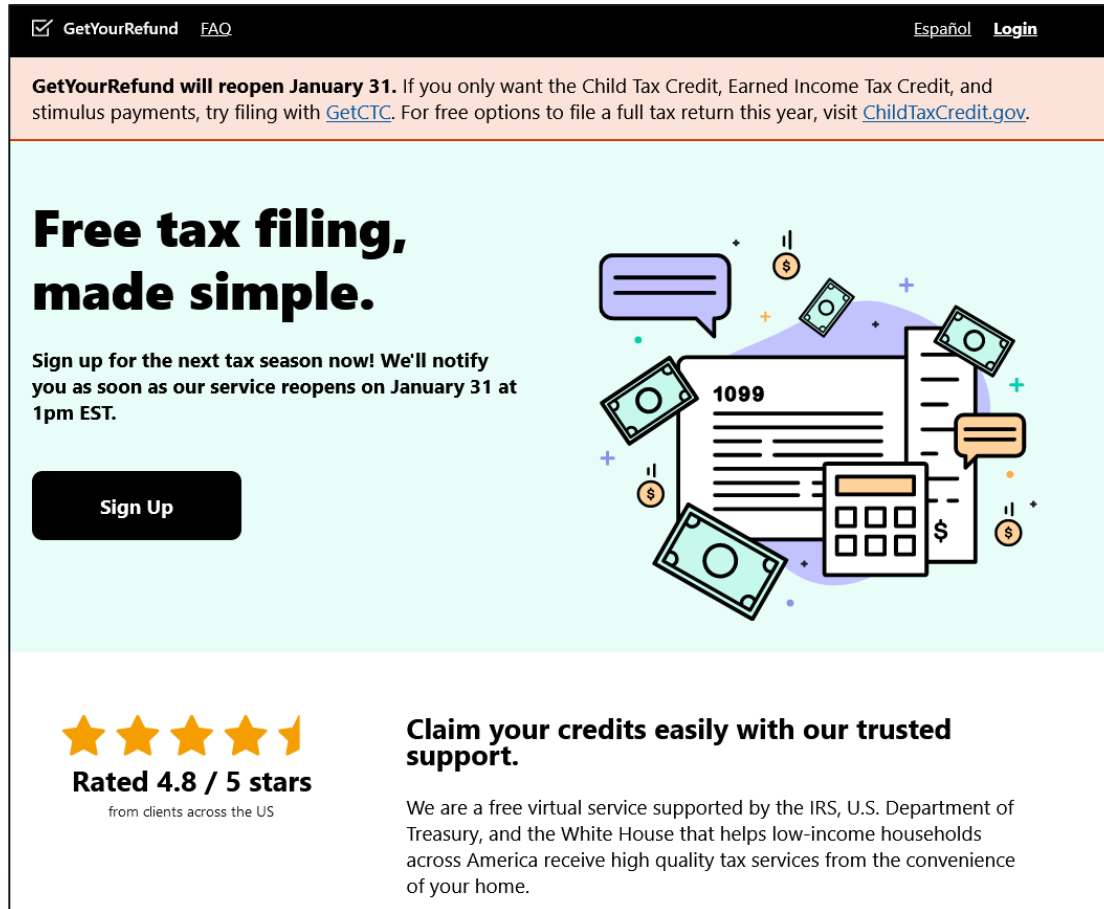
10001 within 10 miles

Find >>

5 results found

Provider	Distance	Dates	Hours	Languages	Appointment
Urban Upbound Long Island City 1215 40th Avenue Certifying Acceptance Agent services available Long Island City, NY 11101 718-784-0877 Volunteer Prepared Taxes Get Directions and Service Details	2.9 MI	20 JAN 2022 - 23 NOV 2022		English Spanish Arabic Cantonese Russian Bengali	Required
Urban Upbound Astoria - Virtual 12-15 40th Ave Long Island City, NY 11101 718-784-0877 Volunteer Prepared Taxes Get Directions and Service Details	3.6 MI	15 JAN 2022 - 23 NOV 2022		English Spanish Arabic Bengali Cantonese Russian	Required
Ariva Tax Assistance Center 69 East 167 Street 2nd Floor Corner of Gerard Ave Bronx, NY 10453 718-292-2983 Volunteer Prepared Taxes Get Directions and Service Details	8.2 MI	19 JAN 2022 - 20 DEC 2022		English Spanish	Required

Code for America's GetYourRefund – Virtual VITA



The screenshot shows the GetYourRefund website interface. At the top, there is a navigation bar with the logo, 'FAQ', 'Español', and 'Login'. Below this is a banner with the text: 'GetYourRefund will reopen January 31. If you only want the Child Tax Credit, Earned Income Tax Credit, and stimulus payments, try filing with GetCIC. For free options to file a full tax return this year, visit ChildTaxCredit.gov.' The main content area features the headline 'Free tax filing, made simple.' followed by a sub-headline: 'Sign up for the next tax season now! We'll notify you as soon as our service reopens on January 31 at 1pm EST.' A prominent black 'Sign Up' button is positioned below the text. To the right of the text is an illustration of a 1099 tax form, a calculator, and several dollar bills. At the bottom left, there is a star rating of 4.8 out of 5 stars, with the text 'Rated 4.8 / 5 stars from clients across the US'. To the right of the rating is the text 'Claim your credits easily with our trusted support.' and a paragraph: 'We are a free virtual service supported by the IRS, U.S. Department of Treasury, and the White House that helps low-income households across America receive high quality tax services from the convenience of your home.'


Code for America collaborates with local VITA sites to provide free tax assistance remotely.

- Taxpayers upload information through GetYourRefund.
- Volunteers prepare returns at local VITA sites around the country.
- Note: Local VITA sites may offer Virtual VITA not using GetYourRefund.
- GetYourRefund also offers a self-preparation option in collaboration with United Way Worldwide.

Self preparation with the assistance of a VITA volunteer

Many VITA/TCE and AARP Foundation Tax-Aide sites offer to help taxpayers prepare their own tax returns using self-preparation software.

- Taxpayers can find out about local assisted self-preparation options by contacting their local site.
- Assistance may be requested through a helpline, by email, or chat.
- Assistance may be offered live in-person, via video conference, or by phone.



File your taxes for free.
Get the assistance you need.
Seriously.

MyFreeTaxes helps people file their federal and state taxes for free, and it's brought to you by United Way.

- ABOUT
- FAQ
- NEWSLETTER SIGN-UP
- TAX TIME FINANCIAL CHECKLIST
- PARTNER PORTAL
- PRIVACY POLICY
- SUPPORTERS
- VOLUNTEER

Need help? Call our Helpline!
Main Helpline: 866-698-9435
Puerto Rico Helpline: 787-268-5353

[Support](#) [Español](#)


You reached us during the start of the tax filing off-season. Most of the tax filing options we help users access stop operating between October 15th and October 31st. Our support team remains available should you have any questions.

Regular operations will begin again in late January 2023. [Sign up for our newsletter](#) to be notified when the 2023 filing season begins in January.

If you still need to file your tax return this year, you have a few options:


- File a return via our ["File My Own Taxes"](#) option, which will operate through October 31st for filers who earn less than \$73k.
- File a [Simplified Return with GetCTC](#), which will operate through November 15th.
- File a return with an [IRS Free File product](#), which will operate through November 17th but may not be 100% free.
- Wait until next season to file a prior year tax return for this year. [Learn more here](#).

How would you like to file your taxes?




File My Own Taxes

- Our most popular option
- Self-file and get help when you need it
- Fastest (takes most filers an hour or less)



Have My Taxes Prepared For Me

- Have your return prepared for you online or in-person
- Typically takes 1-2+ weeks
- For filers who make about \$8,000 or less



Simplified Filing with GetCTC

- Streamlined self-filing to claim specific credits
- Claim the Child Tax Credit (CTC), Earned Income Tax Credit (EITC), and third stimulus payment
- Live chat support

Important Note: You must enable cookies to use MyFreeTaxes®. If you have cookies disabled or are browsing in private mode, please adjust your browser settings before selecting how to file your taxes.

[ACCEPT](#)

Claim Your Earned Income Tax Credit!
montgomerycountymd.gov/CASHBACK







240-777-0311



**community
Action**

PARTNERSHIP

MONTGOMERY COUNTY, MARYLAND

¡Obtenga todos sus créditos fiscales!

¡Reclame su crédito por ingreso del trabajo!
 (Claim your Earned Income Tax Credit!)
montgomerycountymd.gov/CASHBACK







240-777-0311

Montgomery County Department Health Human Services -Community Action Agency(CAA) VITA Program



- The VITA Program provides **FREE** tax help to **MONTGOMERYCOUNTY RESIDENTS** with household incomes of **\$64,000 or less**.
- Our funding sources are 59% from the CSBG Grant and 41% from Local County funding
- Taxpayers are connected with valuable Earned Income, Child Tax Credits and Working Families Income Supplement (WFIS).
- ITIN taxpayers welcome. They are eligible for Child Tax Credit and not the Earned Income from IRS. They are eligible for EIC, Child Tax Credits from State of Maryland and (WFIS) from Montgomery County
- We have a Certifying Acceptance Agent who prepares new and renewed ITIN applications for eligible Montgomery County residents



- WE ARE A YEAR AROUND SITE
- Tax Season: January 22 – April 11, 2024 (We only prepare current year returns)
- * Mondays: Casey Community Center in Gaithersburg 2:30PM – 8PM
- * Tuesdays: TESS Community Center in Silver Spring/Takoma Park 2:00PM – 8PM
- * Tuesdays: Community Action Agency in Rockville 11AM – 5PM
- * Wednesdays: Community Action Agency in Rockville (New ITIN) 11AM – 8PM
- * Thursdays: WorkSource Montgomery in Wheaton 11AM – 5PM
- * Fridays: VirtualAppointments (Advanced Preparers Only) 11AM – 5PM

Appointments required. Starting in January, call 240-777-1123 or www.montgomerycountymd.gov to schedule an appointment



During the Off-Season, we prepare prior year (3 years), amended and current year returns

June 10, 2024, through October 31, 2024

Tuesdays	Rockville location	11AM – 5PM
Wednesdays	Rockville location	11AM – 5PM
Thursdays	Rockville location	11AM – 5PM

ITIN Applications are prepared only on Wednesdays



VITA VIRTUAL PROGRAM

- ▶ Montgomery county is in MD. It is Maryland's most populous jurisdiction and its most affluent. The County is located adjacent to the nation's capital, Washington, D.C., and includes 497 square miles of land area. The population is 1,089,145 as of 2023.
- ▶ CAA's VITA Program has been doing tax returns for the over 40 years.
- ▶ When the Pandemic came, we approached the IRS about using the VIRTUAL MODEL. After submitting all of the appropriate forms, we were approved. Although, the Pandemic has ended, we kept this model to better serve our clients and volunteers. We prepare taxes during the tax season on Fridays with Advanced Preparers Only.

BENEFITS:

Clients and Volunteers don't have to be concerned about additional exposure to Covid (In case you or a family member who is immune-compromised) working from home.

The county will provide laptops equipped with VPN, ZOOM licenses, Avaya a network phone system and other equipment for home use

We are recruiting Advance VITA volunteers as Preparers and Quality Reviewers



HOW DOES OUR VIRTUAL PROGRAM WORK

- ▶ Taxpayer schedules a Virtual appointment and received a ZOOM link
- ▶ Once on ZOOM, Taxpayers will be placed in a virtual “waiting room” and be given access to the site for tax preparation and follow up.
- ▶ Taxpayers sends required documents to VITA to complete their return through the Client Portal. After the return is completed and quality reviewed by another certified volunteer an encrypted copy of the return is emailed to the taxpayer for their review
- ▶ A Quality Review is conducted with the taxpayer via Zoom or by telephone.
- ▶ If the taxpayer is satisfied with the return, they must send authorizations to file Forms 8879 and EL101 through the Client Portal if they are unable to use the portal, they can send an email to VITA with their name in the email stating they have approved and grant VITA permission to electronically submit their returns.



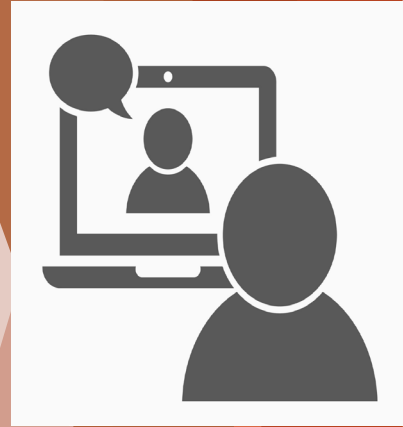
The Benefits of being part of DHHS/CAA!!

- ▶ Able to mail out reminder postcards to previous years clients, HeadStart and Pre-K parents in MCPS system.
- ▶ We participate in PTA meetings for mostly Schools that are Title 1 and have a % SNAP recipients
- ▶ We are able to participate in several local radio shows and TV shows to promote our program as well as County TV and Radio
- ▶ We are able to do press releases about our program through the Executive County weekly email and our monthly CAA newsletter
- ▶ We are allowed to promote our program to different departments in Montgomery County and refer clients to several programs for other County services.
- ▶ Use the IT functions/database and protection for our volunteers for accident insurance while volunteering.
- ▶ Able to use the language line for our services and have our flyers print out in 7 different languages
- ▶ Our data is used for local funding for in kind services and CSBG grant.



What about the partnerships!!

- ▶ We are able to refer clients to different programs within the COUNTY system and to other non-profit programs in the county
- ▶ On our flyers we list all of the VITA Partners and Senior AmeriCorp/AARP sites with dates of service, times of service, locations and any other pertinent information they request to be included. We also include this information on our website: www.montgomerycountymd.gov/CASHBACK.
- ▶ Printing services - flyers printed in 7 different languages
- ▶ Since Montgomery County CAA-VITA is open year around - the other VITA programs in Montgomery County refer their clients to our program during the year.
- ▶ We are able to use their facilities during the tax season as to receive our data information for their grants.
- ▶ We are able to use the IT functions/database and protection for our volunteers for accident while volunteering.
- ▶ Able to use the language line for our services (explain the new phone system).



Get ALL Your Money!



Claim Your Earned Income Tax Credit!
montgomerycountymd.gov/CASHBACK



mc311.com 240-777-0311



United Way
of the National Capital Area

Thank You!



Tanya Johnson
VITA Program Specialist
Montgomery County, MD
Community Action Agency



Eduardo (Eddie) Mendes
VITA Program Specialist
Montgomery County, MD
Community Action Agency



Benoit Codjia
VITA Program Contractor
Montgomery County, MD
Community Action Agency

Stay in touch:

VITA@montgomerycountymd.gov

240-777-1123 VITA LINE

MD RELAY 711



Creating Assets, Savings and Hope



Tax time outreach and education resources

Getting the Word Out: Flyers About Free Filing Options

Available in English and Spanish at
<https://consumerfinance.gov/free-filing>



Get free tax help and keep more of your money!

You probably qualify for **free tax preparation** from IRS-certified preparers. To get the **best value** this tax season:

- **Find a site near you:**

- [Go to IRS.gov and search for 'Free Tax Return Preparation'](#) OR
- [Go to AARP.org and search for 'Tax-Aide Locator'](#)

OR

- **File online with help:**

- [Go to GetYourRefund.org](#) for online tax preparation by IRS-certified preparers OR
- [Go to MyFreeTaxes.com](#) to prepare your own tax return with assistance from IRS-certified preparers

These IRS-certified options are not only free, but also accurate and convenient. How much of your refund is going into *your* pocket this year?



consumerfinance.gov/free-filing-flyer

Getting the Word Out: YouTube Videos

- Service Providers! Get the Word Out About Free Tax Filing Options:
<https://youtu.be/sN8ELZytwj8>
- Tax Time Minute on Online Tax Prep:
<https://youtu.be/rX9QVn1Ufh4>
- Tax Time Minute on Tax Prep in Your Community:
<https://youtu.be/Plo1PImmenc>



Service Providers! Get the Word Out About Free Tax Filing Options

FDIC's #GetBanked Webpage: Get refunds faster with direct deposit

TOP REASONS TO #GETBANKED

Opening a bank account can be one of the most important steps you take toward reaching your financial goals. Why? Because putting your money in an FDIC-insured bank account can offer you financial safety, easy access to your funds, savings from check-cashing fees, and overall financial peace of mind. If you do not currently have a bank account, but have been thinking about opening one, here are some things you should consider.



FDIC Federal Deposit Insurance Corporation

FOR MORE INFORMATION ON FINDING THE RIGHT TYPE OF ACCOUNT FOR YOU, GO TO WWW.FDIC.GOV/GETBANKED.

Find a Bank

The FDIC's [BankFind](#) tool can help you locate an FDIC-insured bank in your area. In addition, the following organizations have compiled lists of banks that offer accounts that can be opened online:

- Bank On >
- American Bankers Association >
- Independent Community Bankers of America >

fdic.gov/GetBanked
fdic.gov/AbreUnaCuenta




Money Smart

Money Smart Financial Education Tools



FDIC Consumer News



HOW TO PICK A BANK ACCOUNT

For people new to the banking system, finding the right bank account can be a challenge. Banks offer accounts with different features, costs, and requirements.

This checklist can help you make the best decision:

1. Is the account insured by the FDIC?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Does the account have a monthly fee? If yes, how much? \$ _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Is there a way to avoid or reduce the monthly fee, such as by keeping a specific amount of money in the account each month?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Does the account charge overdraft fees for spending more money than is in the account? If yes, how much? \$ _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Money in FDIC-insured accounts is guaranteed by the U.S. government up to \$250,000. Plus, all accounts are required to have safeguards to protect against loss from fraud and unauthorized transactions.

Many banks offer accounts that have low or no monthly fees, if you meet certain requirements. For example, you can avoid or reduce the monthly fee if you maintain a specified amount of money in the account each month, make a certain number of transactions, or have your pay deposited directly into your account on a regular basis.

FDIC #GetBanked-There's a Better Way! 30 Second Version Copy link



FDIC Why it's important to #GetBanked



Watch on are investing in them.

Additional Government Resources:

Internal Revenue Service

- [Get Your Refund Faster >](#)
- [Where's My Refund? >](#)

Consumer Financial Protection Bureau

- [Tax Time: An Opportunity to Start Small and Save Up >](#)


U.S. Department of Veterans Affairs


- [Veterans Benefits Banking Program >](#)


FDIC Social Media Toolkit

- [Join the #GetBanked Movement >](#)

IRS EITC Central

 **Earned Income Tax Credit & Other Refundable Credits**

 **EITC Central** | Tax Preparer Toolkit | Partner Toolkit | Other Refundable Credits | Search



Refundable Credits News and Updates

News and Updates for Paid Preparers

Participation Rate By State

Tax Help for Your Clients

Tax Forums

Child Related Tax Benefits Comparison

PSAs - Video, Audio and Print Files

Social Media and EITC

News Releases

EITC Information for Press

Publications and Products

Contact Us

Prepare accurate tax returns for people who claim certain tax credits, such as the:

- [Earned Income Tax Credit \(EITC\)](#) - Helps low- to moderate-income workers and families get a tax break.
- [Child Tax Credit/Credit for Other Dependents \(CTC\)/\(ODC\)](#) - Provides a tax benefit for families with a qualifying dependent child and families with dependents who don't qualify for the CTC.
- [Advance Child Tax Credit \(ACTC\)](#) - Gets advanced payments to families eligible for the Child Tax Credit.
- [American Opportunity Tax Credit \(AOTC\)](#) and [Lifetime Learning Credit \(LLC\)](#) - Helps eligible taxpayers cover qualifying education expenses.
- [Head of Household \(HOH\) filing status](#) - Gives eligible taxpayers a higher standard deduction and lower tax rate than other filing statuses.

Help Those Who Qualify

Stay informed and access these tips and tools for marketing, education and tax return preparation to help your clients get their tax credits:

- [Refundable Credits News and Updates](#) - Share news on refundable credit topics.
- [Tax Help for Your Client](#) - Find tax preparation tips to prepare accurate returns for your clients.
- [Statistics for Tax Returns](#) - Review EITC averages from current and previous tax years.
- [Publications and Products](#) - Increase taxpayer awareness with news and promotional content.
- [Participation Rate By State](#) - View yearly data on state participation for the EITC.

<https://www.eitc.irs.gov/>

Get It Back Campaign

GET IT BACK

STIMULUS PAYMENTS

TAX CREDITS

TAX FILING

RIDESHARE TAXES

OUTREACH



Get the Word Out About Tax Credits

Three important tax credit expansions provide a historic opportunity to reduce poverty. Use these outreach materials to get the word out.

EITC and CTC
Outreach Materials



Get your community more involved

Ways to support free tax assistance

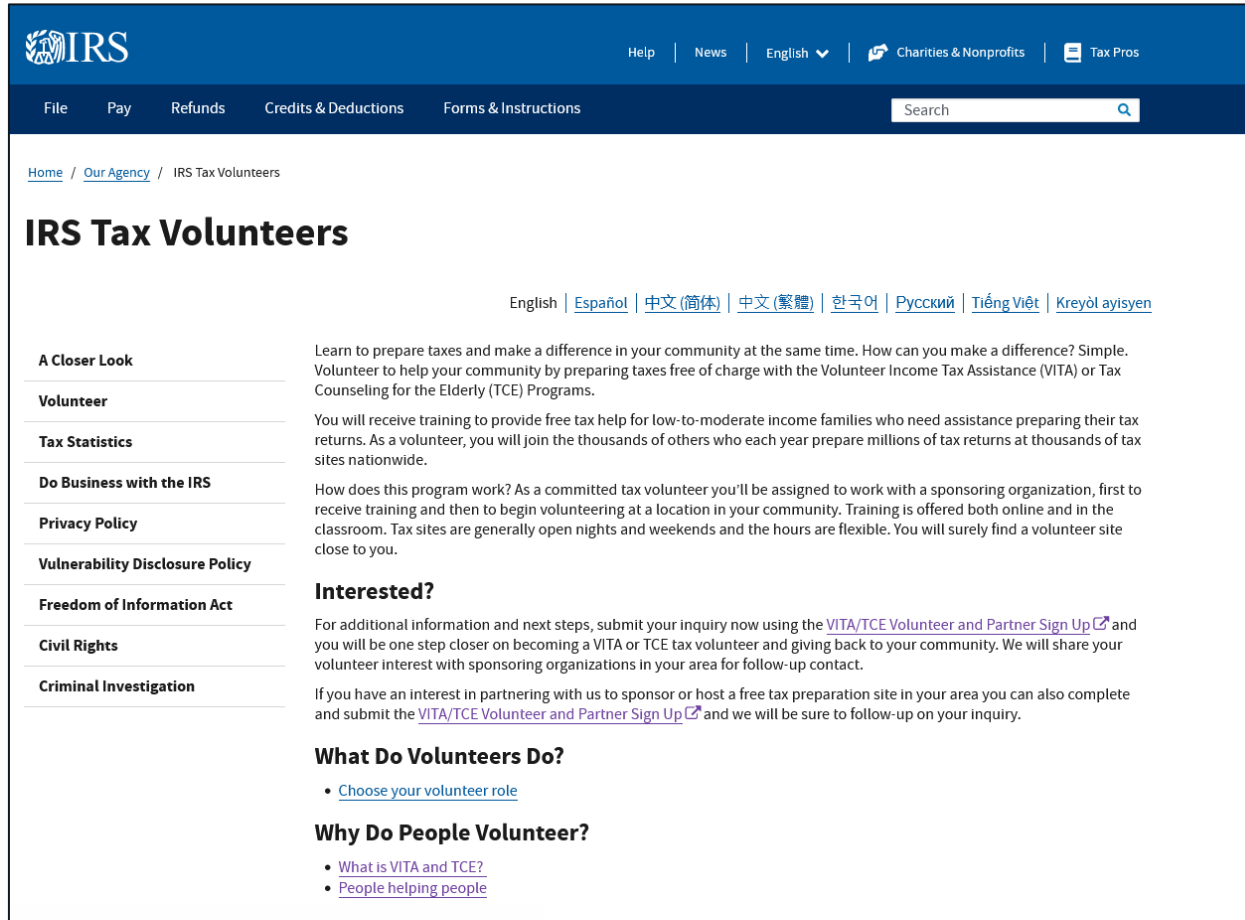
1. Promote VITA volunteer opportunities – A few volunteers make a big difference.
2. Start a VITA Site an IRS VITA partner – Host or operate a VITA site.
3. Support local collaborations – Connect with organizations in your area that provide free tax assistance.
4. Engage with the CFPB – Access CFPB resources, webinars, and technical assistance.

How local government can promote VITA volunteering.

Promoting the volunteer opportunity is a way to increase access to free IRS-certified tax assistance.

- Promote volunteer opportunity with city and county employees. Newsletters, email, host volunteer information session.
- Promote volunteer opportunity on website, local government TV channel, community newsletter.
- Explore volunteer tax assistance as a service-learning opportunity for local high schools or community colleges.

Promote the VITA volunteer opportunity



The screenshot shows the IRS website's 'IRS Tax Volunteers' page. The header includes the IRS logo, navigation links for 'Help', 'News', 'English', 'Charities & Nonprofits', and 'Tax Pros', and a search bar. The main content area features a sidebar with links: 'A Closer Look', 'Volunteer', 'Tax Statistics', 'Do Business with the IRS', 'Privacy Policy', 'Vulnerability Disclosure Policy', 'Freedom of Information Act', 'Civil Rights', and 'Criminal Investigation'. The main text explains the VITA program, provides a list of languages, and includes sections for 'Interested?' and 'What Do Volunteers Do?'. The 'Interested?' section contains a link to 'VITA/TCE Volunteer and Partner Sign Up'. The 'What Do Volunteers Do?' section lists 'Choose your volunteer role'.

People can connect with VITA programs in their community easily through IRS.gov

- Most volunteers find the experience fulfilling, and many describe it as life-changing.
- VITA sites train and support volunteers to ensure accuracy.
- In 2021, the average volunteer returned about \$100,000 in refunds and tax credits to the people they served.

<https://www.irs.gov/individuals/irs-tax-volunteers>


AARP Tax-Aide volunteer opportunities

MONEY / TAXES

AARP Foundation Tax-Aide Program

Economic Opportunity · Social Connection · Legal Advocacy · Food Security

AARP Foundation Tax-Aide



En español

AARP Foundation Tax-Aide provides in-person and virtual tax assistance to anyone, free of charge, with a focus on taxpayers who are over 50 and have low to moderate income. Tax-Aide volunteers are located nationwide, and are trained and IRS-certified every year to make sure they know about and understand the latest changes and additions to the tax code.

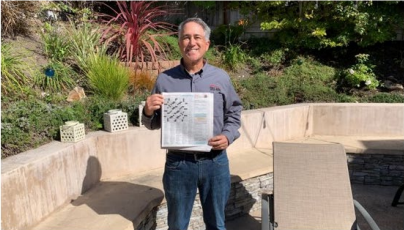

With the help of 25,316 volunteers, AARP Foundation Tax-Aide had a very successful season with 852,377 federal returns filed securing \$1,075,441,589 in refunds for 1,251,641 people.

Join our team of volunteers in time for next season to help people in your communities.

[BECOME A VOLUNTEER](#)

To help with year-round tax prep support, you may qualify for the free file option [OnLineTaxes](#). We hope you will visit us again during the next tax season.

Learn About AARP Foundation Tax-Aide Volunteer Program



How to Become a Volunteer

Join the largest volunteer-run tax preparation and assistance service. Find volunteer opportunities.

Tax-Aide Volunteer Help Older Adults Solve the Puzzle of Doing Their Taxes

Learn how Alan Siegel puts his puzzle-solving skills to good use as an AARP Foundation Tax-Aide volunteer.

AARP Foundation Tax-Aide is the largest IRS VITA partner and has its own volunteer portal.

- People of any age can volunteer with Tax-Aide.
- They serve taxpayers of any age.
- Meet all the quality standards of the IRS VITA program.

https://www.aarp.org/money/taxes/aarp_taxaide/

Host or operate a VITA site

Local government have facilities that can serve as tax preparation sites.

- Brings valued free services to local constituents by providing in-kind use of space when they might otherwise be unused.
- High schools, libraries, human services offices, townhalls, even police stations have served as VITA sites.
- Cities and counties operate VITA sites help lead local VITA coalitions. Cities and counties are eligible for IRS VITA and TCE grant opportunities.

Explore becoming an IRS VITA partner or hosting a VITA site

The screenshot shows the IRS website's "Partner and Volunteer Resource Center". The top navigation bar includes the IRS logo, "Help", "News", "English", "Charities & Nonprofits", and "Tax Pros". Below this is a secondary navigation bar with "File", "Pay", "Refunds", "Credits & Deductions", "Forms & Instructions", and a search bar. The main content area has a breadcrumb trail: "Home / Our Agency / Volunteer / Partner and Volunteer Resource Center". The title "Partner and Volunteer Resource Center" is prominently displayed. On the left, a sidebar menu lists various topics, with "Volunteer" selected. The main content area contains several sections: "A Closer Look" with a "Volunteer" sub-section, a paragraph about providing feedback, and a link to "become an IRS Partner to help in your community"; "What's HOT!" with a list of links to coronavirus relief, economic impact payments, and VITA/TCE training guides; "Partner and Volunteer Quality" with a link to a "Site Coordinator Corner"; and "Partner and Volunteer Tax Preparation Scope and Products" with a list of links to training materials, ITIN information, and various VITA/TCE training guides and supplements.

Partner and Volunteer Resource Center

A Closer Look

Volunteer

Are you currently a partner or volunteer with the IRS who educates people about taxes or helps them with their federal tax returns? If so, please use the [SPEC Partner email](#) to send us comments, suggestions or other feedback regarding any IRS-sponsored assistance efforts.

Not yet a partner? Interested in finding out more? Check out how to [become an IRS Partner to help in your community](#).

What's HOT!

- [Get Coronavirus Tax Relief](#)
- [Get Information on Economic Impact Payments](#)
- [Publication 5102, IRS Partners – Social Media, Equipping You](#) [\[PDF\]](#)
- [Publication 5176, VITA/TCE Marketing Templates Thumbnail](#) [\[PDF\]](#)

Partner and Volunteer Quality

- [Site Coordinator Corner](#) - to help volunteer site coordinators find reference tools

Partner and Volunteer Tax Preparation Scope and Products

- [Volunteer Tax Preparation Training Materials](#)
- [Individual Taxpayer Identification Number \(ITIN\)](#)
- [Link and Learn Taxes](#) - online training available in November of each year
- [Publication 4491, VITA/TCE Training Guide](#) [\[PDF\]](#) - available November of each year
- [Publication 4491-X, VITA/TCE Training Supplement](#) [\[PDF\]](#) - available December of each year
- [Publication 4012, VITA/TCE Volunteer Resource Guide](#) [\[PDF\]](#) - available November of each year

<https://www.irs.gov/individuals/partner-and-volunteer-resource-center>

Build collaborations with local VITA and Tax-Aide

Local officials can bring community organizations and business together:

- Nonprofits such as Community Action Agencies, United Ways, and Goodwill often operate VITA sites and promote volunteering.
- Colleges and universities provide space, recruit volunteers, and even lead sites.
- Financial institutions such as banks and credit unions engage with VITA.
- Libraries often provide space and promote VITA among patrons, especially the many who seek tax information at library branches.

Engaging multiple organizations can make VITA more robust and cost effective.

Contact IRS territory managers to partner with local VITA partners

GET IT BACK STIMULUS PAYMENTS TAX CREDITS TAX FILING RIDESHARE TAXES OUTREACH Q

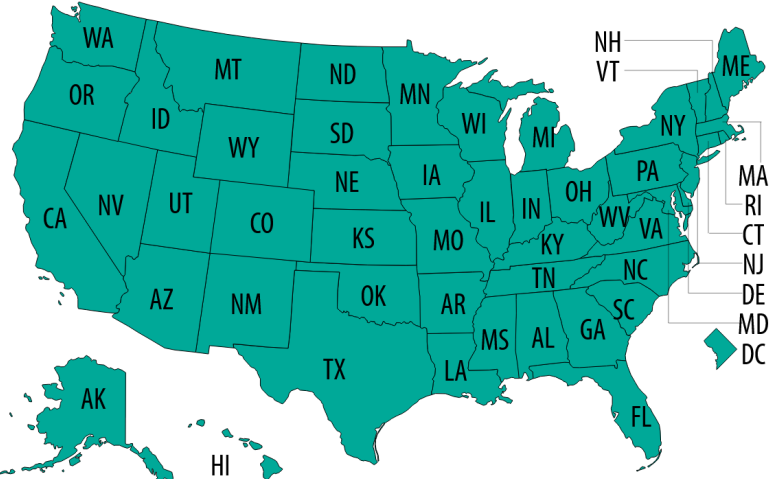
Home > Outreach for Refundable Credits > IRS Territory...

IRS Territory Managers

Getting in Touch With Your IRS Territory Manager

For a list of Volunteer Income Tax Assistance (VITA) sites in your area, contact your IRS Territory Manager, shown in the map below. The Territory Managers, or their staff, can help you set up new VITA sites and train VITA volunteers. Some offices cover more than one state. The Territory Manager for your state may be headquartered elsewhere, but he or she does supervise the program in your area. The Territory Manager's office can connect you to IRS staff, EITC outreach materials, VITA trainings or VITA site supervisors in your state, and help plan future efforts. *IRS is currently making changes to these offices. Please let us know if you are unable to make contact.*

Note: These numbers should not be given to individual taxpayers to call for personal tax help. These offices can't do that — they organize the VITA program. *Call 1-800-829-1040 for tax help.*



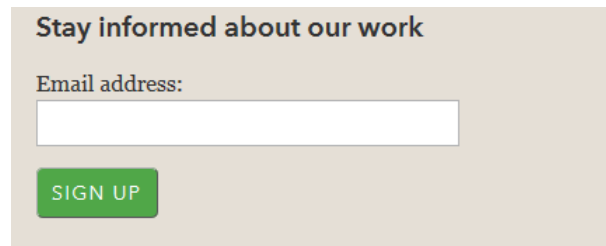
<https://www.taxoutreach.org/outreach-strategies/irs-territory-managers/>

Conclusion

Question and Answer

Stay in touch!

- Visit our webpage: consumerfinance.gov/empowerment
- Sign up to get news and resources related to tax time savings and other topics:



Stay informed about our work

Email address:

[SIGN UP](#)

- Find resources related to tax time savings:
consumerfinance.gov/tax-preparer-resources/

Audience Q&A



Further Questions?

Contact: Julia Cortina, NACo Legislative Associate, at
jcortina@naco.org