

Using Financial Guides to Promote Financial Well-Being at Tax Time

A promising practice for Volunteer Income Tax Assistance (VITA) programs

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About this document

A financial guide is a volunteer or staff member at a Volunteer Income Tax Assistance (VITA) ¹ site that helps taxpayers improve their financial well-being in ways that go beyond tax preparation. Boston Tax Help Coalition, one of the organizations whose practices informed this document, coined the term “financial guide.” Other organizations may use different names for this role.

This document provides promising practices and recommendations to tax preparation programs for using financial guides to improve consumers’ financial well-being at tax time. Section 1 introduces the financial guide, providing background on the development of the role. Section 2 describes promising practices for effective financial guide services. Section 3 provides guidance on establishing the financial guide role at VITA sites. The appendices provide examples of resources for programs that wish to launch financial guide services, including sample job descriptions and a sample Money Menu. The Money Menu has been used by some programs and offers ideas of the types of services that may be complementary to the tax filing process.

The information in this document has been significantly informed by organizations that participated in the Consumer Financial Protection Bureau’s (CFPB) Tax Time Initiative in 2021 and 2022 and shared their experiences during peer learning activities, workshops, and site visits. CA\$H Maine and the Boston Tax Help Coalition staff members offered valuable information and allowed the CFPB to publish case studies on consumerfinance.gov about their efforts. We are providing this information in continuing support of the CFPB’s specific responsibility to provide opportunities for consumers to access “wealth building and financial services during the preparation process to claim earned income tax credits and Federal benefits.”²

¹ The IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals. <https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers>

² 12 U.S.C. 5493(d) (2) (F).

Section 1. Introduction and background

Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs have a fifty-year history as a service that supports financial empowerment through quality tax assistance. Throughout this document, the term “VITA” is used to include Tax Counseling for the Elderly. The principal difference between the programs is target demographics. Otherwise, they use the same training, certification, and Internal Revenue Service (IRS) quality guidance. Organizations like the AARP Foundation Tax-Aide operate both VITA and TCE sites that are indistinguishable from each other.

Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) have a fifty-year history promoting financial well-being through quality tax assistance. Throughout this document, the term “VITA” is used to include TCE.

This document explores how the financial guide role may improve financial well-being through financial empowerment. Financial empowerment programs help consumers navigate their financial lives. They often focus on building the skills, knowledge, and confidence of consumers to help them increase their financial well-being.³ Financial well-being means “...having financial security and financial freedom of choice, in the present and in the future. More specifically, having financial well-being is when you:

- Have control over day-to-day, month-to-month finances
- Have the capacity to absorb a financial shock
- Are on track to meet your financial goals
- Have the financial freedom to make the choices that allow you to enjoy life.”⁴

VITA helps taxpayers maintain tax compliance by preparing and filing accurate tax returns at no cost to consumers. Maintaining tax compliance and having accurate tax returns itself is critical to a consumer’s financial well-being since noncompliance has significant financial consequences, including tax liens, garnishments, and credit damage. Consumers use accurate

³ Consumer Financial Protection Bureau. (April 2017.) *Tracking success in financial capability and empowerment programs Suggested set of individual financial outcomes when integrating financial capability and empowerment into human services programs*. Retrieved from https://files.consumerfinance.gov/f/documents/201704_cfpb_tracking-success-outcomes.pdf.

⁴ Consumer Financial Protection Bureau. (May 9, 2022.) *Why financial well-being?* Retrieved from <https://www.consumerfinance.gov/consumer-tools/financial-well-being/about>.

tax returns to achieve other financial goals. For example, returns are often required to apply for mortgages, small-business loans, and financial aid. Tax filing and compliance is a factor in many other aspects of peoples’ lives, including naturalization and immigration status. In addition, tax credits and refunds are vital financial resources for consumers. Many consumers could not afford quality tax assistance without VITA. Consumers who have a balance due or refunds too small to cover the cost of paid tax assistance are particularly at risk. Finally, VITA helps taxpayers avoid high-cost tax preparation and the other financial products and services often marketed by paid tax preparation services.

Many VITA sites have recognized that taxpayers need additional help to improve their financial well-being and protect them from high-cost financial products and services. **An increasing number of VITA sites use volunteers or staff as financial guides to help taxpayers in ways beyond tax filing and compliance.** The CFPB included “dedicated savings volunteers”—another term for financial guides—among its promising practices for increasing savings and improving financial well-being at tax time, stating:

“Some successful programs have dedicated staff or volunteers to specialize in savings promotion, without the additional responsibility of preparing returns. They can engage with consumers when they check-in at the site, or in the waiting room, to provide basic information about savings options and to gauge consumer interest.”⁵

Financial guides have proven critical when taxpayers cannot receive traditional face-to-face tax assistance. Since the mid-2000s, VITA sites have offered a variety of service models to serve taxpayers who cannot meet with a tax preparer in person. These service models include drop-off strategies and meeting with taxpayers via phone or videoconference. Virtual VITA models use a diverse mix of technologies and strategies to provide tax assistance. A more complete description of these strategies can be found in IRS Publication 5450, *VITA/TCE Site Operations*.⁶

The IRS uses the term Virtual VITA to describe any process where the return is not prepared in the presence of the taxpayer. The term includes fully virtual, drop-off, and other variations.

⁵ Consumer Financial Protection Bureau. (2015.) *Increasing Savings at Tax Time and Promising Practices for the Field*. Retrieved from https://files.consumerfinance.gov/f/201509_cfpb_increasing-saving-at-tax-time-and-promising-practices-for-the-field.pdf.

⁶ Internal Revenue Service. (October 2021.) *IRS Publication 5450, VITA/TCE Site Operations*. Retrieved from <https://www.irs.gov/pub/irs-pdf/p5450.pdf>.

Until recently, Virtual VITA service models served a small but growing percentage of taxpayers. During the COVID-19 pandemic, most VITA programs relied on Virtual VITA models allowing taxpayers to drop off or upload tax information to limit contact between volunteers and taxpayers to protect their health and safety. Many VITA sites worked on new ways to promote financial well-being with Virtual VITA models.

The CFPB developed [case studies](#) on how VITA programs offered savings outreach during the COVID-19 pandemic. Additional case studies feature other tax time financial empowerment practices.

One of the more effective strategies was to position financial guides as part of the Virtual VITA intake process.⁷ CA\$H Maine and the Boston Tax Help Coalition have both used this strategy. The financial guides not only supported essential intake tasks (such as completing intake forms and collecting documents needed for tax preparation) but also discussed financial empowerment opportunities during the 2021 and 2022 tax seasons. The timing of these conversations coincided with when taxpayers needed to make decisions about whether to use direct deposit to receive their refund. In addition, financial guides at CA\$H Maine and Boston Tax Help had in-depth conversations regarding financial well-being at drop-off, over the phone, or via videoconference.

Financial guides appear to be one of the most promising ways to provide financial empowerment opportunities to taxpayers. Their services are compatible with the full range of tax assistance models, including in-person assistance, Virtual VITA, and Facilitated Self-Assistance.⁸

⁷ Intake is the process of enrolling an individual in a service. Intake as a financial empowerment moment is discussed more in sections 2 and 3 of this document. Detailed descriptions of IRS intake requirements are found in IRS Publication 5450, available for download from <https://www.irs.gov/pub/irs-pdf/p5450.pdf>.

⁸ The FSA approach gives taxpayers access to self-preparation software while also providing access to assistance from IRS certified volunteers. This approach allows sites to offer alternatives by assisting taxpayers preparing their own returns on-site or at home from a phone, tablet, or another device. <https://www.irs.gov/pub/irs-pdf/p5047.pdf>

Section 2. Promising practices for financial guides

This section describes promising practices that can help financial guides be most effective. The CFPB identified these practices through observation in the field and dialogue with participants in its Tax Time Initiative.

1. Use financial guides to promote financial well-being and assist taxpayers with intake and exit

When VITA programs seek to offer financial empowerment opportunities at tax time, they may strain volunteer tax preparers' workload. Financial guides can address that challenge. They are trained to effectively deliver financial empowerment opportunities and support intake and exit. This allows volunteer tax preparers to focus on preparing high-quality returns.

- At intake: Financial guides can help taxpayers complete the IRS required intake process and offer taxpayers opportunities to improve their financial well-being. Financial guides also can help taxpayers access services on-site or through referrals, such as financial coaching, credit report review, and bank account opening. Financial guides serving at intake often improve the tax assistance process by obtaining required taxpayer information and documentation in a consistent and organized manner.
- At exit: When taxpayers review their returns, sign them, and receive copies, financial guides have a second opportunity to address taxpayer financial goals. At this point in the process, taxpayers know the results of their tax filings. When taxpayers receive larger-than-expected refunds, they are often interested in paying down debts or saving for an emergency. Those who get smaller-than-expected refunds or have a balance due may be looking for assistance to deal with their financial situations.

2. Use financial guides to enhance service models like Virtual VITA and FSA

Financial guides are valuable resources for a variety of assistance models:

- For Virtual VITA service models, financial guides have improved return processing and promoted financial empowerment opportunities during the pandemic.⁹ The financial guides helped ensure taxpayers uploaded or dropped off complete information. Financial guides also supported other aspects of Virtual VITA tax assistance during the pandemic, such as contacting taxpayers who did not complete the document upload process or needed to resolve problems such as e-file rejects. Some VITA programs use financial guides to conduct follow-up conversations with taxpayers two to three weeks after filing to encourage taxpayers to follow through with referrals and on decisions they made to improve their financial situation, such as using refunds to pay off debts.
- For FSA, financial guides can have pre-filing conversations with taxpayers to ensure they understand the FSA process and ensure FSA is an appropriate assistance model for a given consumer.

3. Develop volunteer recruitment and retention strategies that focus on overall financial well-being, not just tax filing

VITA sites can struggle with recruiting financial guides when it appears to be a secondary role. Recruitment outreach needs to stress how both tax preparers and financial guides are critical to VITA’s financial empowerment mission. Programs should encourage returning volunteers to consider both return preparation and financial guide roles, indicating that both roles are valued. Financial guides need to know that they can take on leadership roles, such as site coordinator. Some targeted recruitment may be necessary to meet recruitment goals for each position, but VITA sites should focus on the need to fully staff all critical roles and not the merits of one role over the other.

4. Give financial guides tools for making referrals

Training financial guides to use referral tools is often more effective than simply teaching them about the available services. Creating a standardized process around a referral tool improves consistency and simplifies decision-making for the volunteers and the consumers.

One example of a referral tool is Boston Tax Help’s Financial Check-Up, a survey that assesses a person’s financial situation to make referral recommendations. Another often used tool called a “Money Menu” lists a limited set of financial empowerment services that the financial guide reviews with each taxpayer. A sample Money Menu is provided in Appendix 3.

⁹ Search for ‘Adapting the Work of Savings Volunteers to Virtual VITA’ and ‘The Financial Check-Up’ and other case studies on <https://www.consumerfinance.gov>.

5. Make referrals to a single point of contact, if possible

Making a referral to a single contact point (i.e., a single phone number or email address) simplifies outreach for volunteers and follow through for taxpayers. A single point of contact is particularly helpful when referrals are made to organizations like Community Action Agencies or Financial Empowerment Centers that connect consumers to a range of services. Coalitions can create a single point of contact by using a voicemail box or private branch exchange (PBX) telephone system that is monitored by one or more partners. When VITA sites cannot establish a single point of contact, they should limit the number of contact options to simplify referrals. For example, programs can make referrals to the partners most convenient to the VITA site rather than overload taxpayers with listings of every service provider in the area.

6. Use financial guides to help taxpayers access and review credit reports

Financial guides can assist taxpayers with obtaining and reviewing their credit reports at VITA sites. VITA sites that have offered this service have found it to be popular with consumers and easy to implement. When combined with tax assistance, reviewing credit reports provides a good snapshot of consumers' financial situations, putting them in a good position to use their tax refunds to reduce debt, resolve collections, and potentially improve cash flow. And when taxpayers have both their tax return and credit report, they are better able to take advantage of referral opportunities like financial coaching because tax returns and credit reports provide a wealth of information about consumers' annual income and overall debts.

7. Provide on-site assistance using financial empowerment materials, like the CFPB's *Your Money, Your Goals* toolkit, and booklets

Financial guides can use financial empowerment materials like *Your Money, Your Goals* tools, and other CFPB resources to provide taxpayers on-site assistance with their financial challenges and goals. For example, financial guides can use the [Debt Action Plan](#) with taxpayers that want to reduce debt.

Some financial guides at VITA sites distribute [Your Money, Your Goals booklets](#) to taxpayers and help taxpayers use the booklets to make plans and decisions. The colorful, interactive booklets help people begin to address common financial stressors such as being behind on bills, having too much debt, needing to build or improve credit, and wanting to save for emergencies and goals.

[Your Money, Your Goals](#) is a set of financial empowerment materials from the CFPB. Service providers use *Your Money, Your Goals* tools and information to help the people they serve increase their financial knowledge, skills, and confidence. Organizations can download the materials or order printed copies free of charge.

8. Use financial guides to help consumers submit complaints about financial products and services and protect themselves financially

VITA sites play an important consumer protection role. VITA volunteers often hear from consumers about problems with financial products and services, as well as incidents of identity theft. Many VITA sites assist taxpayers with filing IRS Form 14157-A, Tax Return Preparer Fraud, Misconduct Affidavit and Form 14039, Identity Theft Affidavit and to take other actions to respond to fraud and identity theft. Financial guides are well-positioned to help consumers with these issues. For example, financial guides can help taxpayers:

- Know their rights related to financial products and services, such as rules debt collectors must follow
- Protect their personal information with resources like the IRS identity protection PIN or a credit freeze
- Submit complaints to the CFPB, IRS, state attorney general’s office, and other appropriate agencies

The [Submit a Complaint](#) feature of the CFPB website allows financial guides and other users to assist consumers who want to submit a complaint.

9. Use financial guides to help taxpayers register to vote and become more civically engaged

Many VITA sites assist taxpayers in registering to vote using mail or online “motor voter” forms. In fact, voter registration is one of a few activities tracked on IRS Form 13715, Volunteer Site Information Sheet, which is used to update IRS information assistance and the VITA locator tool. VITA sites often post information about upcoming community events and meetings. Financial guides can help taxpayers register to vote and consistently obtain community calendar information posted at VITA sites, including upcoming public meetings or parent-teacher organization activities. VITA sites may consider other ways financial guides can encourage taxpayers to become more engaged in their community, such as promoting volunteer opportunities to taxpayers, including the VITA program. People can develop marketable skills and professional networks that lead to improved financial well-being through community engagement.

10. Remember the importance of promoting savings at tax time

Financial empowerment at tax time has focused on saving for good reasons; most taxpayers receive large refunds, representing a significant opportunity to save. Saving part of a refund for emergencies is one of VITA’s easiest-to-implement strategies that protect consumers from using high-cost financial products to respond to emergencies and cash flow issues. Promoting saving

is a low-cost and easily scaled intervention. The option for taxpayers to direct deposit their refund into their bank account is part of tax filing. The IRS even allows taxpayers to split the refund between multiple accounts or purchase US saving bond by filing form 8888 with their return.

Section 3. Establishing the financial guide role at local VITA sites

This section focuses on ways to establish and expand the financial guide role at VITA sites. VITA sites that do not currently have financial guides should find this section particularly useful. And VITA sites that already have financial guides may also find ways to improve their efforts.

1. Limit the size and scope of the financial guide program at first

Limiting the size and scope of the financial guide program when first starting gives organizations and volunteers a chance to gain valuable experience and learnings before offering financial guide services on a larger scale. A small but growing financial guide program can prove the concept for key stakeholders who may provide the funding and in-kind resources to expand and enhance efforts in the future.

When the financial guides start working at VITA sites, there will be management and logistical challenges to address. The financial guides may be first-year volunteers who have limited experience. Site coordinators will need to adjust to the operational changes and may have limited experience with the ways financial guides promote financial well-being.

There are additional practical benefits to starting small and growing capacity over time. Limiting the number of locations or days when financial guides work can help ensure that financial guides are not spread too thin. Having enough financial guides on duty and providing supervisory support is critical because financial guides that are struggling to keep up with demand may rush or skip parts of their work with taxpayers.

To start small, organizations can focus on VITA sites where consumer demand and local partnerships will make interventions most effective. Organizations can also select locations and times at which it is easiest to manage the financial guides and provide additional support to site coordinators. Having financial guides operate for more hours and at more locations becomes easier as the organization builds a cadre of experienced financial guides and builds leadership within the financial guide volunteer corps.

2. Carefully select which opportunities you will offer, and review offerings annually

There is no fixed rule for how many opportunities financial guides can promote. But remember that most taxpayers will be focused on having their returns prepared and will have limited time for learning about other opportunities. In addition, VITA sites see high volumes of taxpayers, making efficiency a priority. These time pressures limit how many topics the financial guide can effectively discuss with the taxpayer. VITA sites should generally promote six or fewer opportunities by referral or onsite when launching the financial guide position. VITA sites offering more time intensive onsite opportunities may want to offer fewer options. A few good options can be listed on a one-page Money Menu or other services guide. VITA sites can add more options as they gain experience using financial guides.

The ideal set of opportunities to promote depends on local factors, such as the needs of the taxpayers who use a local VITA site and the types of assistance available. When selecting opportunities to promote, consult with staff members, volunteers, and partner organizations. Also, consult with VITA site coordinators; they provide operational knowledge, understand their client base, and are critical to building buy-in from other volunteers.

Organizations should review offerings annually because the needs of consumers change. Also, VITA sites have many returning taxpayers, which causes some opportunities to have diminishing returns. For example, a taxpayer who opened a bank account last year is not likely to need a new one this year. If the resources are available, consumer surveys and focus groups are ways to gauge taxpayer interest in different offerings.

Common financial guide offerings

One of the benefits of financial guides is the variety of financial empowerment opportunities they can offer. Effective offerings are often locally focused, leveraging partnerships and meeting local needs. The following are activities that can be offered on site or by referral and have worked well at multiple VITA sites in places where they match local needs and available resources:

- **Account opening** – Helping taxpayers open financial products such as checking or savings accounts, or prepaid cards on-site or through referrals is a great way to encourage direct deposit and saving.
- **Promote savings** – Encouraging taxpayers to save at least part of their tax refund for an emergency or goal. Financial guides can collect direct deposit information when discussing savings, which can be critical to tax preparation when using Virtual VITA.
- **Obtain and review credit reports** – Helping taxpayers access their free credit report, check it for errors, and consider other ways to improve their credit.
- **Voter registration** – Providing registration forms so taxpayers can register to vote or update their information.
- **Referrals to financial coaching, counseling, or education** – Referring taxpayers to services that help them set and reach financial goals. Qualified financial guides can also provide personalized support on-site.
- **Benefits enrollment** – Helping taxpayers enroll for public benefits on-site. Working people and older community members served by VITA sometimes have not accessed all the benefits to which they are entitled.
- **Assistance with complaints and identity protection** – Helping taxpayers file complaints about financial service providers or enroll for protections like IRS Identity Protection PINs. Assigning this activity to financial guides ensures that it does not fall to busy site coordinators or tax preparers.

3. Review taxpayer protection provisions and consent requirements

Internal Revenue Code section 7216 prohibits tax preparers from using or disclosing taxpayer information obtained as part of tax assistance for purposes other than tax return preparation. These protections may require taxpayers to sign consent forms to access the opportunities

offered by financial guides. For information on 7216 regulations, organizations should review the [IRS Section 7216 Information Center](#) and [IRS publication 4299, Privacy, Confidentiality, and Civil Rights, a Public Trust](#). The regulations can be complex. However, by focusing only on disclosures that are relevant to the opportunities financial guides offer and which consents individual taxpayers must complete to access the help they want, VITA sites can simplify their 7216 compliance.

All signed consent forms must be obtained from the taxpayers before a taxpayer signs the tax return and approves it for transmittal. For example, if consent is required for a referral, but the taxpayer does not sign it before signing the tax return, the VITA site cannot make the referral, even if the taxpayer wants to give consent post-filing. Financial guides should attempt to obtain all needed consent forms and ensure taxpayers are aware of VITA civil rights protections as part of the intake process. Prior to signing the return, financial guides should review which opportunities the taxpayer wants to access and ensure they have signed the required consents.

4. Create an operational plan

Determine when financial guides will engage with taxpayers and what they will do during those interactions. Intake and exit are often ideal contact points for financial guides, but VITA site operations vary. Whether these are the best points for financial guides to engage with taxpayers depends on many factors. Using a tool like the Taxpayer Experience Map can help organizations be more responsive to the needs of local VITA sites and consumers.

The CFPB's [Taxpayer Experience Map](#) is a customer experience mapping tool for VITA programs. It can help programs determine which contact points with taxpayers will be most effective for financial guides.

It is important to train all financial guides to provide both intake and exit assistance. When delivering in-person tax assistance, VITA sites need all financial guides to help with intake when the site opens for a given day and gradually switch to supporting taxpayers at the exit as returns are completed. At the end of the day, only exit assistance is needed. In addition, it is helpful to have volunteers who are trained as both tax preparers and financial guides. Cross-training gives VITA sites flexibility and improves understanding of site procedures. Plus, many volunteers enjoy playing a variety of roles.

Design a replicable process for the financial guides to follow each time they engage with taxpayers. It will be easier for the volunteer to learn and follow a process that uses a tool, such as a checklist, survey, or Money Menu. The tool can support consistent application of the intervention, resulting in more effective and efficient engagements with taxpayers.

Example process for in-person assistance

1. Taxpayer arrives for an appointment and receives the intake paperwork, including the IRS intake form.
2. Financial guide assists taxpayers at intake.
 - a. Financial guide reviews tax documentation and intake forms for completeness using the [CFPB's Tax Time Checklist](#).
 - b. Financial guide shares service options with the taxpayer using the VITA site's Money Menu and provides instructions for the next steps based on which service options the taxpayer selects.
 - c. Financial guide shares 7216 consent forms relevant to the services that the taxpayer would like to access. The taxpayer reviews and signs them.
 - d. Financial guide ensures the taxpayer has seen civil rights information, including the required poster, [IRS Publication 4053](#).
3. Taxpayer's return is prepared by a certified Tax Preparation Volunteer.
4. Taxpayer's return reviewed by a quality reviewer.
5. Financial guide assists taxpayers at the exit using a checklist.
 - a. Financial guide ensures taxpayers have reviewed their returns and had any questions addressed or errors corrected by appropriately certified volunteers.
 - b. Financial guide revisits the service options on the Money Menu to see if the taxpayer's interests have changed and ensures the taxpayer signed the needed 7216 consents.
 - c. Financial guide uses an automated system to make referrals for the selected service options.
 - d. Financial guide ensures taxpayer has signed tax forms and places the site folder in the e-file cue. Financial guide provides taxpayers with final copies of their tax returns.
5. Return is transmitted by an appropriate volunteer, and hard copy documents are secured and maintained in accordance with local VITA site procedures and IRS requirements.

The completed process can inform the development of a financial guide job description. Example job descriptions for the [financial guide](#) and [financial guide supervisor](#) positions are available in Appendices 1 and 2. These examples are based on the job descriptions developed by organizations that use financial guides.

6. Integrate financial guides into Virtual VITA and Facilitated Self Assistance (FSA) procedures

During the COVID-19 pandemic, there was a significant shift from in-person assistance to Virtual VITA and FSA service models. IRS Publication 5450 provides an overview of four FSA and six Virtual VITA service models.¹⁰

- Virtual VITA is any assistance where the tax preparer and quality reviewer are not physically present with the taxpayer during the intake, interview, return preparation, or quality review. With most Virtual VITA models, there is an intake interaction with a volunteer when tax information is uploaded or dropped off. Financial guides can help taxpayers provide the information necessary to complete the return when dropping off or uploading documentation. That role allows financial guides to offer financial empowerment opportunities as part of the intake process.

After the return has been prepared, volunteers often interact with taxpayers when taxpayers review and sign (or e-sign) the tax return and authorize transmittal. Using financial guides to support these exit activities provides an opportunity for them to ensure taxpayers have had their questions addressed and confirm their selections for other financial empowerment services.

- FSA is a model where taxpayers prepare their returns themselves. Volunteers act as coaches, answering taxpayer questions while they complete and file their returns. The tax preparation coach may assist the taxpayer throughout the process or assist when the taxpayer requests help. Often, there is no required documentation or intake form.

When FSA is offered in-person, financial guides can discuss financial empowerment opportunities when the consumer arrives at the site, much like an intake interview. They can also be available to discuss options at the taxpayer's request.

When FSA assistance is offered remotely, financial guides may engage taxpayers through a screening appointment where the financial guide explains the FSA process and ensures

¹⁰ Internal Revenue Service. (2021.) *Publication 5450, VITA/TCE Operations*. Retrieved from <https://www.irs.gov/pub/irs-pdf/p5450.pdf>.

taxpayers have access to the technologies they need. The screening appointment can be an opportunity for the taxpayers to request a consultation with a financial guide.

7. Determine the optimal number of financial guides for each VITA site before recruiting

A good estimate of the number of financial guide volunteers needed is critical. When you have enough financial guides on duty, they can meaningfully engage with taxpayers without rushing.

VITA sites should estimate the number of financial guides they need for optimal staffing. Start by calculating how much time the financial guide will need with each taxpayer. Budget at least 15 minutes for intake and 5 minutes for exit. The length of intake and exit procedures can vary widely by site. Some programs budget 30 minutes for the intake appointment alone. As an illustration, if financial guides spend 20 minutes with each taxpayer for intake and exit at a VITA site where tax preparers average one return per hour, that VITA site needs one financial guide for every three tax preparers.

VITA sites should review their assumptions regarding the number of financial guides needed at least annually. Financial guides can speed up return preparation when they help taxpayers organize their information and ensure no documents are missing. Also, programs may change financial guides' service processes from year to year, often offering more complex and time-intensive interventions as the program matures.

8. Recruit financial guides

The following are recruitment tips for placing financial guides at VITA sites:

- Combine recruitment for financial guides and volunteer tax preparers. While programs may need to do some targeted outreach to find volunteers interested in the financial guide position, recruitment of financial guides does not need to be separate from recruitment of tax preparers. VITA sites can offer both roles and allow volunteers to fill any positions they are qualified to hold. Offering more ways to volunteer tends to be a beneficial recruitment strategy. Present both roles in a way that is appealing throughout outreach and recruitment. Emphasize the connection of both roles to the organization's mission and the needs of community members.

Pay attention to the nuances of recruitment messaging. A recruitment pitch emphasizing "help hard-working people get their full tax refunds" may steer volunteers toward the tax preparer role. VITA sites should develop recruitment messages that focus on improving the consumers' overall financial well-being.

- Encourage returning volunteers to serve in both roles. Organizations should encourage returning volunteers to train and serve as both financial guides and tax preparers. They are already committed to the VITA mission and understand tax site operations. Offering multiple volunteer opportunities generally helps with volunteer retention. Financial guide training does not need to reflect year-to-year tax law changes and updated IRS training resources so that organizations can offer financial guide training to past volunteers well before IRS tax training.
- Recruit taxpayers to be financial guides. Many VITA sites do not actively recruit clients as volunteers. VITA clients are often intimidated by taxes and reluctant to become volunteer tax preparers. However, clients may find the financial guide role more approachable. The taxpayers they go on to serve will benefit from their experience on the “other side of the table.”
- Do targeted recruitment. Outreach to these groups may yield financial guide volunteers:
 - Students pursuing social work degrees
 - Consumers that have participated in financial coaching or financial education programs
 - Social workers, financial coaches, or other counselors working for nonprofits and government agencies
 - Financial service employees at banks or credit unions

People who work in the financial services industry or as Financial Coaches may make good financial guide supervisors because they can help with more complex issues. Some organizations offer a mix of paid and unpaid internships to students who are willing to do extra training and serve as financial guide supervisors.

9. Train financial guides

Deliver at least 8 hours of training to new financial guides before the filing season. Training should include:

- A review of the benefits of the financial empowerment opportunities they will offer
- Training and practice on the tools and process they will use for effective, efficient, and consistent engagement with taxpayers
- IRS Intake/Interview and Quality Review training

- IRS Volunteer Standards of Conduct training and IRS Volunteer Standards of Conduct certification
- Instruction on getting help when taxpayers have questions beyond their training and experience

Financial guide training should allow for plenty of time for volunteers to ask questions and practice skills. It is often beneficial to train volunteers in a two-session sequence: a large group lecture-based session followed by a small group, hands-on practice session. This allows organizations to use their best presenters to deliver the lecture-based session and bring in additional staff and volunteers to support the practice session. IRS Intake and Interview and Standards of Conduct training is available through [Link and Learn](#). Financial guides can take those IRS-required trainings and certifications as self-study but covering them in class is usually helpful to new volunteers and increases the likelihood that they will certify and volunteer.

Training can be done online or in person, and it can be beneficial to offer both options. Often practice-based training is more effective in person. Plus, new volunteers sometimes struggle to complete IRS certification online. Recorded presentations can be helpful as a review resource for people who received in-person training.

Some VITA programs ask all financial guides to train and certify as tax preparers, which can be beneficial but is not necessary and significantly increases time commitments for volunteers. Instead, make tax preparer training optional for financial guide trainees.

In addition to formal training, financial guides should have opportunities to meet during the season to discuss what is working and what could work better.

10. Provide supervisory support

Complicated questions and issues sometimes arise in conversations with taxpayers about their financial situations. Financial guides need to be able to access support to address these more complex issues. Having access to experts on-site is preferable. But as an alternative, sites can offer a hotline that financial guides can call when they have questions. Financial guides also could refer clients to a single point of contact for additional assistance.

Site coordinators sometimes struggle to supervise both tax preparation and the work of financial guides

Establish volunteer career pathways that allow financial guides to serve as experts, assume supervisory roles, and lead in other ways. Providing opportunities for volunteers to increase their skills and responsibilities can improve volunteer retention and increase the capacity of the financial guide offering.

effectively. Some programs have established dual site coordinator roles, one site coordinator focused on intake and exit operations (including the work of financial guides), and the other focused on tax preparation. This strategy is particularly helpful when these activities are taking place in different rooms or in Virtual VITA, where intake and return preparation are often separated by both distance and time. As a volunteer recruitment and retention strategy, the role of financial guide supervisor provides an opportunity that may be attractive to more experienced volunteers or highly skilled individuals like financial coaches serving at partner organizations.

Conclusion

Each year, VITA tax assistance is a critical moment for millions of taxpayers to focus on improving their financial well-being. As VITA sites evolve new ways of delivering tax assistance, financial guides provide a flexible way to help taxpayers seize financial empowerment opportunities. While this document focuses on financial guides in the VITA context, other types of programs and even paid tax professionals can adopt the financial guide strategy.

Appendix 1: Example financial guide job description

Purpose:

The financial guide enhances the quality of the taxpayers' experience when served in person or virtual VITA by:

- Connecting taxpayers to other services and products they may need to address their financial challenges
- Ensuring the taxpayers provide complete information for tax preparation to facilitate quick and accurate return preparation
- Assigning taxpayers to a tax preparer appropriate to the difficulty of their tax return
- Helping taxpayers understand how saving even for a short time can help them navigate financial challenges and have more control over their financial lives

Duties:

- Support taxpayers as they begin the in-person, virtual, or drop-off return preparation process
- Determine the level of return complexity based on guidance from the IRS and our organization
- Ensure taxpayers complete all intake forms and surveys and provide all relevant tax documentation
- Ask about ongoing financial needs and refer to appropriate resources
- Confirm taxpayers' identity and that documentation for spouses, children, and other dependents are provided when required

- Ensure the taxpayer is aware of savings options and how saving can help them navigate their financial challenges
- Explain return preparation's next steps and answer questions about the process

Training Requirements:

Financial guides must complete financial guide training and complete IRS Volunteer Standards of Conduct certification. Financial guides are encouraged to complete tax preparer training and certify as volunteer tax preparers. Certifying as a volunteer tax preparer will improve their ability to provide intake assistance and allow them to serve in various roles at our VITA sites.

Attributes:

- Communication skills for assisting taxpayers with patience and empathy
- Ability to quickly adjust to changing processes
- Discipline to follow procedures and attention to detail

Location: From the volunteer's home, our office, VITA sites, or a partner location

Training and support:

- The volunteer will be trained on how to schedule and manage intake appointments
- The volunteer will be given a complete overview of the Virtual VITA and drop-off processes and a plain-language explanation of critical aspects of the process to use with taxpayers
- When serving virtually, our organization will provide cloud systems or physical equipment that use central numbers and emails to protect the volunteer's privacy
- The volunteer will receive training and tools for making referrals to organization and partner resources
- The volunteer will receive IRS VITA training and certification testing
- The volunteer will be provided training on savings options for taxpayers and tools to explain the benefits of saving even for the short-term

Appendix 2: Example Financial guide supervisor job description

Purpose:

Financial guide supervisors support financial guides in improving the quality of the taxpayers' experience when served in person or Virtual VITA by:

- Providing knowledge of locally available financial support and services
- Using financial coaching tools to provide additional assistance to taxpayers on site
- Teaching financial guides to be more effective and assisting them when taxpayers have complex financial situations
- Meeting with financial guides to discuss savings and financial empowerment activities and make appropriate adjustments
- Collaborate with the site coordinator to ensure the intake process is effective and that the VITA site operates efficiently

Duties:

- Under the supervision of the site coordinator, manages an effective intake process for taxpayers
- Ensures financial guides have the resources they need to support saving and financial empowerment efforts at tax sites
- Coordinate with the site coordinator and main office staff to ensure effective and efficient tax return processing and redistributing of volunteer resources to support accurate tax filing
- Provide financial guide services directly to taxpayers, as needed

Training Requirements:

Financial guide supervisors should have prior experience as a financial guide or have previous experience as a financial educator, counselor, or coach. financial guide supervisors must complete financial guide Training and complete IRS Volunteer Standards of Conduct certification, intake, and quality review training. financial guide supervisors are encouraged to complete tax preparer training and certify as volunteer tax preparers.

Attributes:

- Communication skills for assisting volunteers with patience and empathy
- Ability to quickly adjust to changing processes
- Desire to teach volunteers how to help people address their financial challenges and take advantage of the tax filing moment to improve their financial situation

Location: From the volunteer's home, our office, VITA sites, or a partner location

Training and support:

- The volunteer will be trained on how to schedule and manage intake appointments.
- The volunteer will be given a complete overview of the Virtual VITA and drop-off processes and a plain-language explanation of critical aspects of the process to use with taxpayers.
- When serving virtually, our organization will provide cloud systems or physical equipment that use central numbers and emails to protect volunteers' privacy.
- The volunteer will receive training and tools for making referrals to organization and partner resources.
- The volunteer will receive VITA tax training and certification testing.
- The volunteer will be provided training on savings options for taxpayers and tools to explain the benefits of saving even for the short-term

Appendix 3: Example Money Menu

Financial guides can present taxpayers with a menu of financial empowerment services. Programs can adapt this example Money Menu to feature the services they offer in-house and through referral.

Get your free credit report	Let us help you access and review your free credit report. We can help you identify and dispute any errors.
State college savings plan	If you are concerned about meeting college expenses for your children, enroll in the state's 529 college savings plan.
Get your refund on a debit card.	Enroll in a low-fee debit card. You can get your tax refund quicker with this direct deposit option compared to receiving a refund check by mail.
Boost your Savings	Split your refund, and purchase a saving bond for yourself or someone else. You can even win a prize for saving!
Make estimated payments (For self-employed taxpayers)	Stay ahead of your tax bills and potential penalties by making quarterly payments. Your tax preparer can complete your estimated tax forms.
Get help with childcare, heating, or putting food on the table	Access benefits to improve your financial situation. Lots of hard-working people struggle to make ends meet. Our partner, Local Community Action, can help.
