



**COMMUNITY ACTION
VITA FREE TAX
ASSISTANCE PROGRAM**

Volunteer Income Tax Assistance Program

Volunteer Handbook

Tax Year 2021/ Calendar Year 2022

Thank you for signing on as a Volunteer Tax Preparer with Community Action Pioneer Valley's Free Tax Assistance Program! The 2021 tax season (calendar year 2022) represents our **16th** year preparing taxes for our local communities. This handbook is designed to provide some background information about the tax program as well as give you logistical information.

Each year, over 500 households in Franklin and Hampshire Counties come to us for free tax preparation. Over the past fifteen years, we have prepared almost 8,000 tax returns and helped taxpayers receive millions of dollars in tax refunds.

We appreciate your commitment to participating in this important and rewarding work. We look forward to serving the community with you!

National VITA Program Model

The Volunteer Income Tax Assistance program (VITA) is a national program providing free assistance to individuals and families of moderate to low income who need assistance in preparing their tax returns. VITA not only offers free tax preparation (along with electronic filing and quick refund turnaround) but also steers people away from high-interest predatory "refund anticipation loans" that they might encounter at some tax prep businesses.

An important goal of the VITA program is to help taxpayers maximize the refund, ensuring that everyone who is eligible to receive the Earned Income Tax Credit (EITC) does so. When taxpayers self-prepare or have friends and family prepare their taxes, they often overlook valuable credits which may increase their refund.

The EITC is a refundable tax credit for working people who earn low to moderate incomes. It has been called the federal government's most successful anti-poverty program. The EITC provides assistance to working families and lifts more children out of poverty than any other social program in the country. The purpose of the EITC is to reduce the tax burden and supplement wages of low to moderate-income wage earners. Workers with three or more children can qualify for as much as \$6,728 in EITC benefits, depending upon their income.

Research indicates that many families eligible for the EITC do not receive what is owed. Between 15% and 25% of households who are entitled to the EITC do not claim their credit. These unclaimed EITC credits represent **billions** of dollars of lost revenue for working families.

The VITA Program operates around the U.S. at schools, community centers, public libraries, and various other locations that are easily accessible to the community. Volunteer Tax Preparers are recruited from the community and come from all walks of life. While some volunteers have either banking or accounting backgrounds, others have minimal to no experience in tax preparation. All volunteers are trained and then certified by the Internal Revenue Service as Volunteer Tax Preparers. Volunteers learn tax preparation laws and software enabling them to easily handle most returns. A tax background is not required as complex returns are not prepared at VITA sites.

Check out the [irs.gov](https://www.irs.gov/individuals/irs-tax-volunteers) site to learn more about VITA:
<https://www.irs.gov/individuals/irs-tax-volunteers>

Money Matters at CAPV

The goal of Money Matters is to provide no cost tools and resources to help individuals manage their money, access financial services that work for them, and protect against financial risks, so they can achieve year-round financial success. The two main initiatives of the program are the IRS-certified Volunteer Income Tax Assistance (VITA) program and Financial Counseling services. Participants may join in one or both of the initiatives depending on their individual needs and eligibility.

Money Matters is an upstream tactic to improve the local economy by leveraging relatively low-cost services to bring money to the community through the people who need it most, while also preventing crises likely to take a high emotional and financial toll on these families and their communities. When Money Matters participants gain money management skills or receive the highest possible tax refunds, the entire local economy benefits, as well, as participants purchase necessities, pay off debt, and develop savings for future needs. These savings can assist job and housing retention, benefiting the wider community as more residents can retain their economic self-sufficiency and continue contributing to the economy rather than requiring increasing support from public safety nets.

Virtual VITA for Tax Year 2021

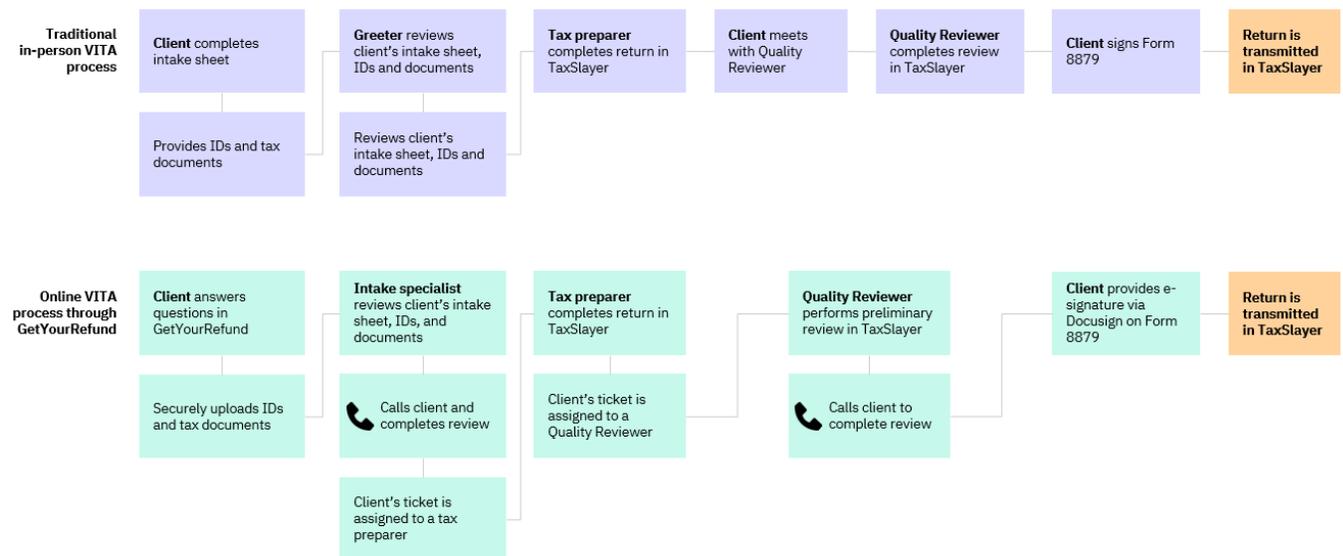
Traditionally, our VITA program happens in person, with volunteers training together in a computer training lab and sitting side by side with the participants during tax preparation. This year due to the ongoing COVID-19 pandemic we are taking VITA online and offering the majority our services virtually. The basics are still the same: volunteers will attend trainings, get certified, and prepare returns during weeknight tax clinics. This biggest difference is that this will be happening in your own home, using your own computer. Volunteers will have Site Coordinators and other volunteers available for assistance during our Zoom Clinics online, or anytime over the phone.

We are also offering limited in-person drop of services that will take place on alternating Monday afternoons in Northampton and Greenfield, and also on two Saturdays in Orange. This will **not** be the same as our traditional in-person clinic where we were able to sit with taxpayers and complete their entire tax return in one night. Instead we will be using tablets to help them uploads their documents to *Get Your Refund*, and then they will return a following week to have their return quality reviewed. We are hopeful this

drop-off model will help us reach taxpayers we were unable to serve last year due to limited internet access and ability.

Beginning in spring of TY2019, we joined a pilot program through *Code for America* called *Get Your Refund*. Through this program, we can easily collect documents and communicate with taxpayers remotely throughout the VITA process. Code for America is a non-profit organization that “uses the principles and practices of the digital age to improve how government serves the American public, and how the public improves government.” (codeforamerica.org)

Process Overview



As in past years, taxpayers will be able to call us to schedule an appointment. New for this year, we have also implemented a virtual scheduling system where taxpayers can be screened, schedule an appointment, and be directed to Get Your Refund all from our website. Once the taxpayer gets to the Get Your Refund site, they will answer intake questions and upload documents. Get Your Refund is available for mobile phones, tablets, and desktops. Before a return can be prepared, a volunteer will review the documents, and complete the intake questionnaire with the taxpayer over the phone (through the computer software). Then the volunteer will complete the return in TaxSlayer, contacting the taxpayer with any follow-up questions. Once the return is complete, a quality reviewer will go over the return to double check everything with the taxpayer. The taxpayer will then sign their return electronically before it is e-filed with the State and IRS.

Virtual Tax Clinics

Tax Clinics run for 11.5 weeks between late-January and mid-April. We ask that volunteers plan to volunteer weekly throughout the season. All Tax Preparers should plan to volunteer from 5:30-8:30 pm during their selected scheduled shift, except Monday clinics which run 3:30-6:30. At the beginning of each shift, Site Coordinators will provide updates over Zoom on Tax Alerts as they are received from the IRS, answer questions, and assign returns to volunteers. Tax preparers can expect to prepare 2-3 returns per session. The Zoom meeting will remain open while volunteers process the returns so that the Site Coordinators are available to help answer questions, assist with returns, and conduct a quality review prior to submitting each return electronically. The clinic will officially end at 8:30 pm.

Tax Preparer

This year instead of having separate intake volunteers and tax preparers, volunteers will be assigned to individual taxpayers and follow them through all the way through the process. The first step is the intake portion, where the volunteer welcomes taxpayer to the clinic and assists the taxpayer in completing the IRS Intake form 13614-C. The taxpayer will have already uploaded their documents and answered the questionnaire using our sites' unique Get Your Refund URL. The volunteer will then use the computer software to call the taxpayer, which ensures confidentiality for our volunteers. The volunteer will review everything the taxpayer has submitted, ask clarifying questions, and get ready to prepare the return.

Quality Review

Once a tax return has been completed by a tax preparer, it is ready for Quality Review. The Quality Reviewer will go through each section of the return, confirming all information has been entered correctly with the taxpayer. They should review all forms, schedules, and worksheets, and then complete the quality review checklist. It is important for the Quality Reviewer to pay close attention to little details. This is the last step before a return is submitted to the IRS, so if any changes need to be made it is up to the Quality Reviewer to find them.

Virtual Training and Orientation

To prepare tax returns, all volunteers must be certified by the IRS as volunteer tax preparers. This certification ensures volunteers are knowledgeable in applicable tax law for the types of returns they will prepare, as well as familiarity with the TaxSlayer software used. Training and Orientation will be held over Zoom from **5:30-8:30 pm**.

Tax Law Training

January 4th, 6th, 11th, 13th

Before each training session, volunteers will be assigned work to complete on their own. The in-class learning lab will blend basic and advanced tax topics and focus on working through the test scenarios in the Practice Lab. Time will be allotted to complete the required certification exam during the final night of training. At the training we will:

1. Review tax law & tax preparation
2. Practice preparing tax returns
3. Practice with the tax preparation software that we use ("TaxSlayer Online")
4. Allow time to complete all the required certifications.

In addition to the in-class time, please plan on spending an additional 1-2 hours of study time for each class. The more practice returns you do before the season begins, the more comfortable you will feel when you sit down with your first taxpayer, and remember, we are here to help! We will distribute study materials and reading assignments prior to the first class. All new volunteers are required to attend in-class training to complete the Advanced Certification. All volunteers are asked to attend Orientation sessions on January 18th and 20th which will cover all necessary updates from the State and IRS and cover training material on *Get Your Refund* from Code for America.

Experienced VITA volunteers can study on their own and take the Advanced Certification or the Qualified Experienced Volunteer (QEV) Exam on their own. For those certifying at home, please making sure to provide us with the signed IRS Volunteer Agreement by January 20th. Email to slambert@communityaction.us.

GET YOUR REFUND ORIENTATION: January 18th

During this session we will review the Get Your Refund program. We will go through all the steps in the taxpayer experience as well as everything you will need to know as a volunteer to navigate this software.

VITA ORIENTATION: January 20th

During this session, we will review the outline of the tax preparation session, including working with the taxpayer. We will discuss how to complete a tax return for proper quality review and update you on important Federal & State tax regulations. We will also discuss ways that we can talk to the taxpayer about savings.

Volunteer Certification

As part of the training, we will assist volunteers with the certification process. A volunteer who attends training and passes the exam, will leave with an Advanced Tax Preparer certificate. The certification exam is open-book and completed online with no time restrictions. A minimum score of 80% is required to earn certification. All Volunteers are required to pass the Advanced Certification test to participate in our program at Community Action. As an Advanced preparer, you will be able to better serve all individuals who come into the tax site. We identify the need of each taxpayer at the time of scheduling their appointment, allowing us to ensure that you will only prepare returns with tax topics that you feel comfortable with.

Process

Volunteers attending trainings over Zoom will complete all certifications in training. If you are self-certifying, you will need to complete the following certification exams on your own.

Prior to taking the Advanced certification exam, you will be required to pass the Volunteer Standards of Conduct (VSCC) and the Intake/Interview and Quality Review (IIQR) tests. These tests help ensure that we are maintaining the IRS's standards of ethics and following best practices for complete and accurate returns. These consist of 10 questions, with 80% correct answers required to pass. Test questions are available for review prior to taking the test in the *Publication 6744 – Volunteer Assistor's Test Booklet*.

Taking the Exam

Log-on to the Practice Lab and complete the required scenarios before attempting to take the test. Given that you have only two chances to take and pass the test online, we suggest that you first take both the test & “retest” (alternate questions you may be asked) *on paper* prior to entering the responses into the software.

You will want to have *Publication 4012 – Volunteer Resource Guide* handy to reference.

What to Expect from the Advanced Test

- Questions are based on 9 simulated tax return scenarios.
- Questions in your online exam may come from the printed test or from the “retest” – make sure to read each question thoroughly, as the retest

questions are similar, but worded differently from the test questions and will have different answers.

- You will have the opportunity to review your answers before submitting them.

A few of the topics covered on the test are out of scope for our programs (capital gains and losses, cancellation of debt, and foreign tax credit). Although we will not be seeing these in the clinic, we must still review them to become certified.

Helpful Links & Online Training Materials:

- **[VITA Volunteer Portal](https://www.communityaction.us/vitavolunteerportal)** - your one stop shop for all training materials/resources/updates throughout tax season
<https://www.communityaction.us/vitavolunteerportal>
- **[VITA Train](#)** - This training platform, intended to be an alternative to the more reading-intensive Link & Learn IRS training tools below, contains 12 modules to prepare you to pass the IRS Volunteer Standards of Conduct, Intake, Interview, and Quality Review, and Volunteer Certification Tests. All volunteers should check out Module 10: What's New for Returning Volunteers - Basic and Advanced.
- **[Link & Learn Taxes VITA TCE Central](#)** - The centralized website where you can access online training tools, download publications, and take the exam. You will also print your certification documents from here.
[Link & Learn - Home \(linklearncertification.com\)](#)
- **[Link & Learn Taxes e-Learning](https://apps.irs.gov/app/vita/advanced_student.jsp?level=advanced)** - Direct link to additional training materials
https://apps.irs.gov/app/vita/advanced_student.jsp?level=advanced
- **[TaxSlayer Practice Lab](https://vita.taxslayerpro.com/IRSTraining/en/Account/Access)** - This site is a practice version of the software that we will be using in the clinic. This is a place for you to practice entering returns during training, in class or at home. **Password:**
TRAINPROWEB
<https://vita.taxslayerpro.com/IRSTraining/en/Account/Access>

Online Security Checklist for Volunteers

- Use a secure Wi-Fi connection
- Keep your browser updated (we recommend Google Chrome)
- Do not open emails from unfamiliar sources, and do not click on strange links.
- Log off at the end of your session.
- Do not share any client personally identifiable information (PII) via email or text message
- When calling a client, have them verify the last 4 digits of their social security number before proceeding with the conversation
- At the end of your session, delete any documents downloaded to your computer
- Do not download free software from a source that you cannot verify.
- Stay on guard and trust your instincts if something does not seem right.
- Follow the IRS Quality Site Guidelines

Liability

Volunteers in the VITA program are protected by the Volunteer Protection Act of 1997, and by Community Action's general liability insurance. The Volunteer Protection Act eliminates the liability of an individual volunteer for damage caused by his/her negligence, so long as the individual was acting within the scope of his/her responsibility and was not grossly negligent or intentionally trying to cause harm. Furthermore, Community Action maintains a general liability policy that covers all staff and volunteers in their work roles. Someone would have to be grossly negligent not to be covered by this policy.

Thank you!

Thank you for joining us this season! We have found this program to be highly rewarding for staff and volunteers alike, and we look forward to working with you!

Appendices

Appendix A: Site Coordinator Contact Information

Appendix B: Volunteer Position Description

Appendix C: Schedule at a Glance

Appendix D: User Accounts

Appendix E: IRS Publications

Appendix A: VITA Site Coordinator Contact Information

The staff that oversees tax clinics are called Site Coordinators by the IRS.

Janna Tetreault

Assistant Director of Community Services

Role: Site Coordinator/Quality Reviewer

Phone: 413-376-1177

Email: jtetreault@communityaction.us

Rebecca Bannasch

Money Matters Coordinator

Role: VITA Program Coordinator and Site Coordinator/Quality Reviewer

Phone: 413-376-1153

Email: rbannasch@communityaction.us

Sarah Lambert

Money Matters Specialist

Role: Program Assistant and Site Coordinator/Quality Reviewer

Phone: 413-512-8196

Email: slambert@communityaction.us

Cory Bailey

Tax Scheduler

Role: Screening and scheduling Taxpayer appointments

Phone: 413-376-1136

Email: cbailey@communityaction.us

Taxpayers can schedule an appointment beginning on January 3rd

Phone Number 413-376-1136

Online at www.communityaction.us/freetaxassistance

Please note: We receive an extremely high volume of calls for appointments over the season, which need to be recorded and screened properly. Please do not give out our direct contact information if someone needs an appointment.

Appendix B: VITA Volunteer Position Description

POSITION DESCRIPTION

Community Action Pioneer Valley volunteer tax preparers work (in-person or virtually) with low to moderate-income households to prepare their taxes using online tax preparation software. Volunteer tax preparers provide assistance in accordance with IRS guidelines, and applicable *Community Action Pioneer Valley* policies.

VOLUNTEER TAX PREPARERS RESPONSIBILITIES

- Complete tax law training and certification. The total time to complete training for new volunteers is 12-15 hours. *We require all new volunteers to attend virtual training which takes place in January.*
- Prepare tax returns based on information provided by the taxpayer.
- Prepare only tax returns that match tax law certification.
- Maintain the confidentiality of taxpayer information.
- Provide exceptional customer service.
- Ensure a copy of the completed return (s) is provided to the taxpayer.
- Adhere to Title VI by not denying service to anyone based on race, color, sex, gender identification, age, national origin, or disability.
- Adhere to the Volunteer Standards of Conduct

Volunteers cannot accept pay or compensation for assistance provided. Volunteers cannot refer customers to anyone particular tax practitioner or firm. Community Action Pioneer Valley maintains a list of area tax practitioners for taxpayers that are out of scope for our services.

QUALIFICATIONS

1. Ability to learn and apply basic tax knowledge. Training materials and assistance will be provided.
2. Basic computer skills for inputting tax return information.
3. Ability to perform detailed tasks completely, efficiently, and accurately.
4. Strong customer service skills and desire to help people.
5. Ability to maintain taxpayer confidentiality.
6. Ability to work well with diverse populations.
7. Dependability and flexibility.
8. Secure access to technology to work remotely.

Appendix B (continued)

TIME COMMITMENT

Prior to the tax season, new volunteers must attend a 4-part training to become familiar with tax preparation. These training sessions are 3 hours each. Volunteers should also plan on spending an additional 1-2 hours of study time per training session. All Volunteers are required to attend a general orientation session which is 3 hours long, typically scheduled in January.

During tax season, tax preparation will be by appointment only and take place online, Tuesday-Thursday, 5:30-8:30 pm. There will also be two Saturday afternoon shifts in Orange, which will take place from 12:00-4:00 pm. Making a weekly commitment throughout the season is requested, as it allows you to practice and build on what you have learned. We can accommodate vacations and other specific schedule conflicts with advance notice.

SUPERVISION AND VOLUNTEER LIABILITY

Volunteers will be supervised by a trained Site Coordinator, and will have access to the Site Coordinator even while they perform volunteer duties remotely. Public Law 105-19, Volunteer Protection Act of 1997 (VPA) generally protects volunteers from liability for negligent acts they perform within the scope of their responsibilities in the organization for whom they volunteer.

BENEFITS TO VOLUNTEER

1. Rewarding volunteer experience, working directly with low to moderate-income people to prepare taxes and ensure eligible credits are claimed to maximize their income.
2. Opportunity to build skills - tax law and electronic tax preparation.
3. A chance to meet and build camaraderie among the other volunteers.
4. Access to tax software from home to be able to prepare taxes for a limited number of friends and family members.

LOCATION

Our Drop-Off Free Tax Assistance is provided at Community Action Pioneer Valley's Greenfield, Northampton offices, and Orange offices, located at 393 Main Street, Greenfield, MA, 01301, 17 New South St., Suite 116, Northampton, MA, 01060 and at 119 New Athol Road, Suite 100, Orange, MA 01364.

Appendix C: Schedule

Training Day 1	January 4	5:30-8:30 PM
Training Day 2	January 6	5:30-8:30 PM
Training Day 3	January 11	5:30-8:30 PM
Training Day 4	January 13	5:30-8:30 PM
All Training sessions to be held via Zoom. Link to be provided.		
Orientation	January 18	5:30-8:30 PM
Orientation	January 20	5:30-8:30 PM
All Orientation sessions to be held via Zoom. Link to be provided.		
Monday Clinics	Jan 24 –Apr 11	3:30 – 6:30 PM
Tuesday Clinics	Jan 25 – Apr 12	5:30-8:30 PM
Wednesday Clinics	Jan 26- April 6	5:30-8:30 PM
Thursday Clinics	Jan 27- April 7	5:30-8:30 PM
Saturday Clinics	Feb 26, Mar 5	12:00-4:00 PM
All clinic sessions to be held via Zoom. Link to be provided.		
Taxpayer Appointment Scheduling	Begins Jan 3rd	www.communityaction.us/freetaxassistance 413-376-1136

Appendix D: User Accounts

Logging in to the Practice Lab

- Go to <https://vita.taxslayerpro.com/IRSTraining/en/Account/Access> and enter the password: **TRAINPROWEB** (must be capitalized)
- Click on the blue “Create Account” located below the green Sign-In box and fill out the Create New Account Form.
- Write down your username and password below. You need this information every time you use the Practice Lab.

My **TaxSlayer -PRACTICE LAB** User ID:

My **TaxSlayer -PRACTICE LAB** Password:

- Click the blue “Go to Practice Lab” button at the top left to enter the practice lab.
- Click “Start a New Return” in the toolbar to start a new practice return.
- You may also watch the videos to learn more about TaxSlayer software.
- For any Social Security number or Tax ID#, use the 3 digits provided by the test or practice book and use any combination of numbers for the last 6. Suggestion: if the given 3 digits are 345- enter 345-00-3451. This is because TaxSlayer will XX out the first three digits once you close the return- this method will provide a link back to the 345- as the specific practice case you are working on.
- The Practice Lab only allows federal returns. No state returns will be created.
- **Save** your test scenario returns to refer to them during training or testing.

Logging into the Certification Testing

- Go to www.linklearncertification.com
- New Users: In the left-hand column click “Create Account” and complete the form.

My **Link & Learn** User ID: _____

My **Link & Learn** Password: _____

- Returning users: Enter your username and password from last year or click “forgot password.” The username will be one that you created (not based on e-mail).

Printing Volunteer Agreement Form 13615

After you have passed the VSC, IIQR and Advanced exams please first electronically sign and then download form 13615. Please email your completed & virtually signed Volunteer Agreement to Sarah Lambert, at slambert@communityaction.us.

The screenshot shows the 'tral' website interface with the IRS logo. A table displays exam results for three categories: International, Puerto Rico, and Foreign Student. The table has columns for 'Print Certificate', 'Pass', and 'Attempts Allowed'. A sidebar on the right contains instructions for signing and downloading the Volunteer Agreement Form 13615. Red boxes and arrows highlight key instructions.

International	Puerto Rico	Foreign Student
Print Certificate	1	attempts allowed
Pass Print Certificate	1	
Print Certificate	N/A	
Pass Print Certificate	1	

FIRST - Check this box to electronically sign your form 13615

You may sign your Volunteer Agreement electronically by checking this box

Teri Rutherford 12/05/2017

[Click here](#) to open and complete your Volunteer Agreement. Click Print from the file menu to print the page.

SECOND - Download your form by using the "Click here" button. Then please email the download to me

Save the Volunteer Agreement for your records.

If you would like to review the Volunteer Standards of Conduct course, [click here](#) to review the course in PDF format.

Click [here](#) to review the Intake/Interview & Quality Review training.

Appendix D: IRS Publications

- **[Publication 4012, Volunteer Resource Guide](https://www.irs.gov/pub/irs-pdf/p4012.pdf)**: Designed as a reference guide for volunteers to use at sites. It provides guidance with tax law through interview tips, narratives, flow charts, diagrams, charts, and graphs. Volunteers will be provided a printed copy in training. <https://www.irs.gov/pub/irs-pdf/p4012.pdf>
- **[Publication 4491, VITA Training Guide](https://www.irs.gov/pub/irs-pdf/p4491.pdf)**: Reading materials for students to prepare to become certified. This can be used in addition to or as an alternative to the VITA Train modules. <https://www.irs.gov/pub/irs-pdf/p4491.pdf>
- **[Publication 6744, Volunteer Assistor's Test Booklet](https://www.irs.gov/pub/irs-pdf/f6744.pdf)**: Contains all tests for the various levels of certification. When you take the actual exam on-line, the questions will be a combination of test and retest questions, so it is a good idea to prepare answers for both in advance. This is the exact same version of the exam that you will take online. Volunteers will be provided a printed copy in training. <https://www.irs.gov/pub/irs-pdf/f6744.pdf>
- **[Publication 5101, Intake/Interview & Quality Review Training](https://www.irs.gov/pub/irs-pdf/f13614c.pdf)** – Guide to completing the IRS intake form, <https://www.irs.gov/pub/irs-pdf/f13614c.pdf>, and how to conduct a quality review for each taxpayer. To be used as reference for the Intake/Interview and Quality Review Exam. This publication can be accessed electronically. <https://www.irs.gov/pub/irs-pdf/p5101.pdf>
- **[Publication 4961, Volunteer Standards of Conduct Training](https://www.irs.gov/pub/irs-pdf/p4961.pdf)** – Training tool for Volunteer Standards of Conduct. To be used as a reference for the Volunteer Standards of Conduct Exam. This publication can be accessed electronically. <https://www.irs.gov/pub/irs-pdf/p4961.pdf>

These documents can be printed and provided to all volunteers prior to the first training session. We are once again going to have printed training materials at our Greenfield and Northampton locations available for pick-up. Please contact Sarah at slambert@communityaction.us if you would like to schedule a time to pick-up your materials.