Many frontline community organizations provide free tax preparation services to people living on low incomes across Canada using a variety of methods. However, when COVID-19 struck, a large majority of agencies offering free tax-filing supports were forced to close their doors and halt in-person services. Non-profit organizations, EBO (Ottawa) and WoodGreen Community Services (Toronto) with a long-standing history of delivering tax-filing supports needed to explore alternative models that catered to the different needs of their clientele. They wanted to know ... *How might we remotely support clients with simple tax situations to gain the confidence and skills needed to file their personal income taxes on their own?* Prosper Canada and Intuit Financial Freedom Foundation partnered with EBO and WoodGreen, in order to answer this design question.

Virtual Self-File model overview

This method of service requires the client to use their own device to complete their tax return. They will be inputting all the information themselves. The client will call reception or hotline, go through the eligibility and intake form, then be set up with instructions on creating a free TurboTax account and videos on how to get their return started. The coach will support the Tax Filer as needed and will verify that the return is accurate before filing.

Communication may occur either through video conference or over the phone, depending on the client's preference and available devices. The client will be able to ask any questions or voice any concerns throughout the process and will have a volunteer on the phone or on video chat with them during the 1:1 sessions. Depending on the agency's capacity, Tax Filers may be asked to book an appointment to talk to the Tax Expert or connect with the Tax Expert directly by dialling the helpline number at any time (virtual drop-in).

This method of service will not require an ID check as the volunteer will not actually be completing the tax return for the client.

NOTE: This service model is not available to client's who have a Social Insurance Number starting with a "9".

PRE-SESSION

Step Definition

Pre-tax preparation

1. Intake/screening: The individual calls the agency to inquire about tax filing.

   Agency staff (reception) assesses the individual's eligibility for the virtual self-file model based on three criteria:

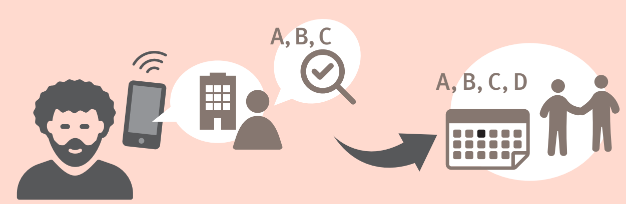
   A. computer skills
   B. simple tax situation
   C. their interest in virtual self-filing.

2. Interested filers are required to answer yes to at least 2 of the 4 computer screening questions:

   A. are you comfortable with computers?
   B. do you shop online?
   C. do you bank online?
   D. do you have My Account with CRA?

   The client is then given an appointment to meet with a tax volunteer for their first appointment.

Actors / Touchpoint



Documents

Four Question Eligibility Checklist

Notes

EBO provided only phone support without screen sharing to avoid technical difficulties and to minimize exposure of Tax Filer's personal information. WoodGreen did not require Tax Filers to book an appointment, they could "drop-in" or connect via tax-filing hotline at any time.

IN-SESSION

Step Definition

1st session

1. The Tax Expert determines the best course of action for the Tax Filer, and anticipates barriers or challenges the filer might face navigating the tax software.
2. Tax Expert makes sure Tax Filer has access to required information and documents and assesses Tax Filer's situation in order to guide them effectively through the software afterwards.

Actors / Touchpoint

Documents

Document checklist, confidentiality limits of virtual services.

Tips

If Tax Filer struggles to understand or to follow instructions at any point in the process, Tax Expert should consider offering an alternative such as a Community Volunteer Income Tax Program clinic.

Notes

Duration of first appointment: 26 min on average (varied from 20 to 35 minutes). This includes the time to draft personalized email template.

IN BETWEEN SESSIONS...

Step Definition

Follow-up email

1. Shortly after the first appointment an email is sent to the Tax Filer to provide them with the link to the special TurboTax online software and with a personalized step-by-step approach to using the software for their specific tax situation.

   Tax Filer independently creates/retrieves account on online tax preparation software.

   Tax Filer then proceeds to prepare taxes in software.

   Tax Filer may access CRA My Account to Auto-Fill my Return data for the tax year in question.

Actors / Touchpoint

Documents

Software userguide provided by Intuit. Personalized list of information Tax Filers need to file their taxes for their specific situation included in email.

Tips

Keep the tone of the email positive, encouraging and in plain language. The goal is to empower Tax Filer to try to complete the return and to know that they can check-in with Tax Expert when in doubt.

Notes

Creating a parallel client return was done with most participants. Based on the first appointment interview, it was possible to prepare the fake My Info section before the second appointment.

IN-SESSION

Step Definition

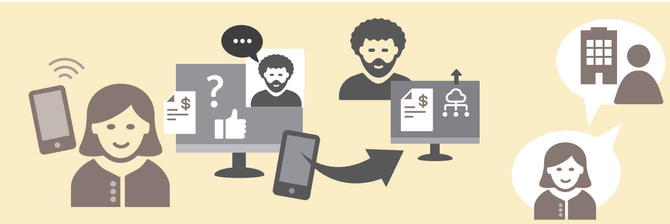
2nd appointment

1. On the date of the second appointment, Tax Filers are expected to have filled as much of the tax form online as possible following the Tax Expert's instructions sent by email. Tax Expert reviews return to ensure benefits/credits have been applied as appropriate.

   Tax Expert ensures no obvious errors were made and answers questions before Tax Filer submits return.

2. If the return looks accurate, Tax Expert gives the go-ahead and Tax Filer submits return online via Canada Revenue Agency's (CRA) NetFile application.
3. Save or Print NetFile confirmation for Tax Filer records.
4. At the end of the session, Agency staff obtains feedback from Tax Experts to identify improvements to service.

Actors / Touchpoint



Documents

Tax return summary page on TurboTax

T1 copy for Tax Filer

Tips

Directing people through the software while not seeing what they are doing requires patience and good communication skills. When problems arise, the volunteer needs to be able to get the person to describe well what they are seeing over the phone. It is important to have a good enough knowledge of the software to recognize where the participant is, and to communicate clearly with the participant what are the next steps to do once the problem is identified.

Notes

Time for the second appointment was 42 minutes on average but could vary from 5 to 90 minutes, depending on how computer savvy participants were. Some people may feel comfortable filing without a second appointment or follow-up.

POST-SESSION

Step Definition

Tax Filer follows up with agency if issues arise

Actors / Touchpoint

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