

Many frontline social service agencies provide free tax preparation services by trained empathetic volunteers through the Community Volunteer Income Tax Program (CVITP). CVITP clinics attempt to address a number of barriers to tax filing for eligible people living on low incomes (e.g. costs related to tax filing, low literacy levels, documentation burden, and limited proficiency in English/French etc.). However, many of these clients with simple tax situations are interested in and capable of filing their own taxes.

WoodGreen Community Services, a large multi-service frontline social service agency in Toronto, provides free tax preparation services year-round to people living on low incomes. WoodGreen was interested in designing a novel solution to address the tax filing needs of people who are interested in and capable of filing their own taxes. Specifically, WoodGreen wanted to know...*How might we support CVITP clients who have simple tax situations to gain the confidence and skills needed to file their personal income taxes on their own?* Prosper Canada and a leading commercial tax preparation software company partnered with WoodGreen, in order to answer this design question.

# Supported Self-File

## Piloting a new way to empower individuals to file taxes independently

**Design challenge:** Every year during tax time (March/April) WoodGreen struggles to meet the overwhelming demand for their CVITP services. However, many clients have requested supports for learning to file independently. Most clients eligible for CVITP have simple tax situations. To self-file, clients would need access to technology and internet, as well as hold a basic level of digital literacy. With these in place, WoodGreen wanted to build confidence in clients and teach them to file on their own; this would both empower clients and allow CVITP volunteers to serve those for whom self-filing is not an option.

**Solution:** To offer a space where clients who are comfortable using computers can learn to file their taxes independently with light touch support if and when needed. Clients can use a free version of an online commercial tax preparation software that guides them through the tax return preparation and filing process through a user-friendly approach. Although clients prepare independently, volunteer Tax Experts will be present to answer any questions clients may have and review their return for potential errors or omissions prior to filing.

**Interested in learning how these pilots unfolded? Stay tuned for a more detailed brief highlighting pilot insights.**

### PRE-SESSION

**1** Tax Filer calls agency and readiness<sup>1</sup> is assessed by staff: Appointment is booked if Tax Filer meets readiness criteria.

Appointments booked on the hour every hour (1-6pm). Seven Tax Filers at a time.

**2** Text reminders are sent to Tax Filers registered for Supported Self-File two days prior to scheduled appt

Online platform used to send reminders.

### IN SESSION

**3** Tax Filer checks in with agency receptionist and receives intake form to complete.

Once intake form is completed, Tax Filer is invited into the computer lab and seated at computer. Tax Expert reviews Tax Filer's intake form and tax documents.

### IN SESSION

**5** Tax Expert provides Tax Filer with documented step-by-step tax preparation and filing directions for reference during the session.

At this point, Tax Filer may be re-directed to the CVITP clinic if Self-File method becomes overwhelming. Tax Filer told to raise hands if any questions.

**6** 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 from previous years.

**7** Once the Tax Filer completes tax return preparation, Tax Filer raises hand to indicate completion. Tax Expert prints a copy of the return to review.

Tax Expert reviews return to ensure benefits/credits have been applied as appropriate. Ensures no obvious errors.

**8** 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.

Print NetFile confirmation for Tax Filer records.

### IN SESSION

**9** Tax Expert completes agency's tax metrics form<sup>2</sup>

Provide Tax Filer with an envelope to store copy of return, tax documents, log-in information for tax software for next year.

**10** Tax Filer completes online satisfaction survey.

Surveys are anonymous.

**11** At the end of the session, Agency staff obtains feedback from Tax Experts to identify improvements to service.

### POST-SESSION

**12** Tax Filer follows up with agency with any additional questions/concerns.

<sup>1</sup>Tax Filers were assessed as eligible for the pilot if they responded positively to shopping/banking online or having an email address/CRA My Account. Note: Agencies can utilize volunteers to perform all tasks listed under Agency Staff depending on organizational resources/capacities. Tax Experts can also be volunteers who might normally volunteer for in-person CVITP sessions. Tax Filers can also ask volunteers questions any time throughout the session.

<sup>2</sup>Tax metrics form – Amounts for benefits/credits and refunds secured is collected without any association to Tax Filer's personal profile data e.g. name, address, SIN, date of birth etc. This information is tracked by Agency Staff in order to quantify the impact of their tax filing assistance services in the form of tax credit/benefit and refund dollars going back into the community.