



Promoting Economic Advancement

**MyFreeTaxes – Free Tax
Preparation for AJCs and
Community Based
Organizations**

January 22, 2014
3:00PM EST

The LEAD Center is led by National Disability Institute and is funded by the Office of Disability Employment Policy, U.S. Department of Labor, Grant No. #OD-23863-12-75-4-11

TODAY'S SPEAKERS

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The National Center on Leadership for the Employment and Economic Advancement of People with Disabilities (LEAD) is a collaborative of disability, workforce and economic empowerment organizations led by **National Disability Institute** with funding from the **U.S. Department of Labor's Office of Disability Employment Policy**, Grant No. #OD-23863-12-75-4-11.



WELCOME

Speed Davis

Senior Policy Advisor

US Department of Labor

Office of Disability Employment Policy



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LEAD CENTER MISSION

- ▶ To advance sustainable individual and systems level change that results in improved, competitive integrated employment and economic self-sufficiency outcomes for individuals across the spectrum of disability.



AGENDA

- ▶ A Growing Partnership: MyFreeTaxes & the American Job Center Network
- ▶ Overview & Impact of MyFreeTaxes Partnership
- ▶ Why Integrate Free Tax Prep in the Workforce System?
 - ▶ 2013 MyFreeTaxes Workforce Initiative
 - ▶ 2014 MyFreeTaxes Workforce Initiative: How your local AJCs can participate this year
- ▶ Software Overview & Personal Tax-Filing Stories



WEBINAR OUTCOMES

- ▶ Attendees have a better understanding of:
 - ▶ How MyFreeTaxes & American Job Centers are collaborating to expand economic self-sufficiency
 - ▶ How integrating free tax prep as a resource for customers in workforce services can maximize employment outcomes
 - ▶ How varied free tax prep models can be integrated within AJC service delivery models
 - ▶ How self-filers experience MyFreeTaxes & Helpline
 - ▶ How AJCs can participate in MyFreeTaxes 2014



NATIONAL DISABILITY INSTITUTE

- ▶ National Disability Institute (NDI) is the first national nonprofit organization dedicated exclusively to building a better economic future for Americans with disabilities.
- ▶ We envision a world where people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.

<http://www.realeconomicimpact.org/>



MEETING NDI'S MISSION

We focus on six major areas:

- ▶ Financial Education
- ▶ ***Tax Preparation***
- ▶ Benefits Planning
- ▶ ***Employment***
- ▶ Asset Building
- ▶ Public Policy



NDI'S REAL ECONOMIC IMPACT (REI) NETWORK

- ▶ Alliance of organizations & individuals dedicated to advancing economic empowerment of people with disabilities.
- ▶ Consists of more than 900 partners in more than 100 cities.
- ▶ Includes non-profits, community tax coalitions, asset development groups, financial education initiatives, private-sector businesses, federal/state/local governments & agencies, and individuals & families with disabilities.
- ▶ Network joins forces to embrace, promote & pursue access to & inclusion of people with disabilities in economic mainstream.

<http://www.realeconomicimpact.org/REI-Network.aspx>



DISABILITY EMPLOYMENT INITIATIVE

[HTTP://WWW.DEI-IDEAS.ORG/](http://www.dei-ideas.org/)

- ▶ DEI is co-funded through a partnership of the US DOL Employment and Training Administration and Office of Disability Employment Policy.
- ▶ US DOL awarded \$81 million to workforce systems in 26 states to improve education, training, and employment to youth/adults with disabilities.
- ▶ First to incorporate **asset development** as strategy to enhance economic self-sufficiency of individuals with disabilities.
- ▶ Staff hired with expertise in disability and workforce to serve as Disability Resource Coordinators (DRCs).
- ▶ Opened doors to free tax preparation, with DRCs as natural partners to expand economic self-sufficiency in AJCs.



THE MYFREETAXES PARTNERSHIP

- ▶ Funded by the Walmart Foundation since 2009
- ▶ 5 years of funding totaling over \$20 million
- ▶ National partners include:
 - ▶ United Way Worldwide
 - ▶ Goodwill Industries International
 - ▶ National Disability Institute
- ▶ All partners work in close coordination with the IRS



OVERVIEW OF MYFREETAXES

- ▶ Launched in 2009 to help millions of individuals/families in low- to moderate-income increase financial stability.
- ▶ Purpose: Increase awareness & access to Earned Income Tax Credit (EITC) through free tax prep options.
- ▶ Combines traditional, volunteer-assisted (VITA) free tax prep with innovative, online self-tax prep (MyFreeTaxes).
- ▶ Emphasis on previously underserved populations, including individuals with disabilities.



GOALS OF MYFREETAXES PARTNERSHIP

- ▶ Increase # of taxpayers that file for free at VITA sites and # of total refunds returned to taxpayers through VITA.
- ▶ Increase # of taxpayers that file on www.MyFreeTaxes.com.
- ▶ Increase amount saved in tax preparation fees for taxpayers utilizing MyFreeTaxes VITA and online services.
- ▶ Increase amount of refunds returned to taxpayers with disabilities.
- ▶ Provide in-kind support to partners to increase visibility of MyFreeTaxes and expand # of people preparing own taxes.



MYFREETAXES: PIONEERING INCLUSIVE FINANCIAL STABILITY

2009	2013
687,140 returns filed	6.1 Million Returns Filed
\$821,657,790 Federal Refunds	\$8.1 Billion Federal Refunds
\$1,004,845 EITC (Portion of total Fed Refunds)	\$1.5 Billion EITC (Portion of Fed Refunds)
\$137,428,000 Fees Saved in Paid Preparation	\$1.2 Billion Fees Saved in Paid Preparation
6 % Taxpayers with Disabilities Filed	13.2% Taxpayers with Disabilities Filed

WHY INTEGRATE FREE TAX PREPARATION IN THE WORKFORCE SYSTEM?



SIGNIFICANT AWARENESS & ACCESS NEEDED

- ▶ The IRS reports:
 - ▶ Of the 146 million U.S. taxpayers that filed in 2012, **96 million** reported adjusted gross incomes (AGI) of \$50,000 or less.
 - ▶ Last year, VITA only reached about **3.2 million**.
 - ▶ Many of these millions of taxpayers were eligible for a number of **tax credits that often go unclaimed**.
 - ▶ Approximately **70% of all taxpayers** have an AGI of \$57,000 or less.

THE AMERICAN JOB CENTER NETWORK

- ▶ Over 20 million individuals tap into key federal programs and resources through the workforce system each year to find jobs and identify training programs.
- ▶ Customer-base is largely diverse, many of whom are unemployed or remain within low-to moderate income once employed.
- ▶ Co-located partners of AJCs serve underserved and underemployed groups such as veterans, ex-offenders, at-risk youth and recipients of federal benefits.
- ▶ Increased # of individuals with disabilities are accessing AJCs due to national initiatives that enhance access.



FINANCIAL STABILITY STRATEGIES THAT MAXIMIZE EMPLOYMENT OUTCOMES

- ▶ The MET Center, a Workforce Center in St. Louis, MO, is a strategic partnership created to stimulate the economic self-sufficiency of individuals living in low-income communities of the St. Louis Region.
- ▶ The Center seeks to accomplish this mission by delivering focused, comprehensive, and accessible job training, placement, assessment, career development services and transportations services.
- ▶ Incorporates financial literacy, on-site tax prep and asset development throughout customer flow.



SUPPORTIVE SERVICES OF THE MET CENTER

- ▶ Financial Education & Asset Building Services
- ▶ Home Buyers Education & Investment Services
- ▶ **Tax Services VITA & MyFreeTaxes**
- ▶ Transportation Services
- ▶ Health and Wellness Education
- MET Mobility Center
- Dr. J's Family Weight Loss
- Healthy Relationship Education/Responsible Fatherhood
- Individual and Group Counseling Services
- Teen Pregnancy Prevention Program



THE MET CENTER – FLOW OF SERVICES

- ▶ Reports show that bundling and sequencing of work readiness training with financial literacy, tax preparation, and asset building:
 - ▶ Leads to Long-Term Engagement of Customer
 - ▶ Improves Effectiveness of Services
 - ▶ Optimize Customers' Utilization of Services
 - ▶ Increase in Customer Retention
 - ▶ Increase in Participants Wages

<http://bit.ly/1hfBhPB>



2013 MYFREETAXES & AMERICA'S JOB CENTER NETWORK

- ▶ In 2013, NDI selected 10 workforce regions across the country to serve as MyFreeTaxes pilot sites.
- ▶ All AJCs were also implementing Disability Employment Initiative.
- ▶ For 6 months during the tax season, NDI funded VITA-certified Tax Coaches to work within AJCs.
- ▶ Tax Coaches collaborated with workforce, local IRS, DEI and VITA to raise awareness/access to free tax prep options.
- ▶ On-site coaching was offered to workforce customers and members of community with/without disabilities.



AJC INTEGRATION & COLLABORATION

- ▶ AJCs integrated free tax prep resources into job search workshops and case management.
- ▶ Disability Resource Coordinators, AJC staff and Tax Coaches jointly promoted workforce and free tax services.
- ▶ New partnerships formed between financial and asset development partners, United Way chapters/VITA, homelessness initiatives, and local businesses.
- ▶ Tax education was incorporated into AJC/community efforts around asset development and financial education:
 - ▶ Job Fairs, Asset Summits, Financial Wellness Fairs



2013 MYFREETAXES: RESULTS OF WORKFORCE PILOTS

- ▶ Ten workforce pilots drove over 1,000 taxpayers, with and without disabilities, to file on MyFreeTaxes.com.
- ▶ Tax Coaches recorded over 300 outreach and awareness activities to reach over 6,000 people.
- ▶ 20% of MyFreeTaxes filers reported a disability.
- ▶ 40% of taxpayers went to a paid preparer the previous year.
- ▶ 80% of filers felt empowered to file on their own next year.
- ▶ Over 40% of taxpayers would be interested in discussing other financial services available.



2014 MYFREETAXES WORKFORCE INITIATIVE



2014 MYFREETAXES PARTNERSHIP

- ▶ NDI is supporting 30 AJCs and Veterans Organizations to integrate MyFreeTaxes using various program models.
- ▶ Goodwill Industries International is supporting local Goodwill partners nationally to offer MyFreeTaxes to target populations through employees, participants and shoppers.
- ▶ United Way Worldwide is supporting 175 local United Ways to offer taxpayers free filing options.



MYFREETAXES WORKFORCE MODELS

- ▶ **Tax Coach Model** – IRS-certified tax coach works within select AJCs during tax time to assist self-filers
- ▶ **Integrated Model** – AJCs are supported to integrate MyFreeTaxes within workforce delivery system
- ▶ **Network Model** – AJCs gain access to training, resources, technical assistance and registration for public URL to market and track # of filers who file online

**Select AJCs are also supported to increase outreach to Veterans Community.



PARTICIPATE IN MYFREETAXES 2014!

- ▶ Inform AJC staff, partners, customers, employers about MyFreeTaxes by providing this link and Helpline info:

myfreetaxes.com/workforce

MyFreeTaxes Hotline
1-855-MY-TX-HELP
(1-855-698-9435)



INTEGRATE MYFREETAXES IN WORKFORCE

- ▶ MyFreeTaxes materials are available for download, please contact NDI for more info: info@ndi-inc.org
- ▶ Increase awareness/access to MyFreeTaxes by:
 - ▶ Disseminating flyers/materials in Resource Room
 - ▶ Adding link to all computers and website/social media
 - ▶ Inserting promotional materials in mailings, orientation/workshop and employer packets
 - ▶ Presenting to staff, partners and LWIB and encouraging awareness/access to customers/employees
 - ▶ Providing marketing materials at Job Fairs, events



MYFREETAXES SOFTWARE OVERVIEW



MYFREETAXES.COM

- ▶ Only tax filing software to provide free **federal and state** tax prep assistance for qualified individuals.
- ▶ Available in **ALL 50 states**.
- ▶ Easy, safe, secure and **100% free!**
- ▶ Since 2009, has helped **4.5 million** families claim nearly **\$6 billion** in tax refunds.
- ▶ Emphasis on **inclusive tax preparation** for taxpayers with disabilities and underserved groups.
- ▶ Powered by H&R Block.



MYFREETAXES.COM: ONLINE ONLY RESULTS

- ▶ Year 1 (2009): 8,580 returns
- ▶ Year 5 (2013): 82,286 returns
- ▶ Total returns completed in 5 years: 180,000
- ▶ MyFreeTaxes became true network in 2013, centered around the Core Partners, their affiliates and Helpline
- ▶ Over 5 years, MyFreeTaxes is positioned as top virtual financial capacity-building tool for low-income households



IDEAL MYFREETAXES SELF-FILER

- ▶ Income < \$58,000
- ▶ Functional email address
- ▶ Valid SSN or ITIN
- ▶ No foreign income
- ▶ Computer aware



MYFREETAXES HELPLINE

1-855-MY-TX-HELP (1-855-698-9435)

- ▶ All customers using www.myfreetaxes.com are supported by MyFreeTaxes Helpline.
- ▶ Helpline opened on January 8, 2014.
- ▶ Hours of Operation: 9am – 10pm EST (Mon-Sat)
- ▶ Staffed by select 2-1-1 centers and IRS certified volunteers.
- ▶ Email support available 24/7 with 24 hour response time.
- ▶ Chat support is available during hours of operation.



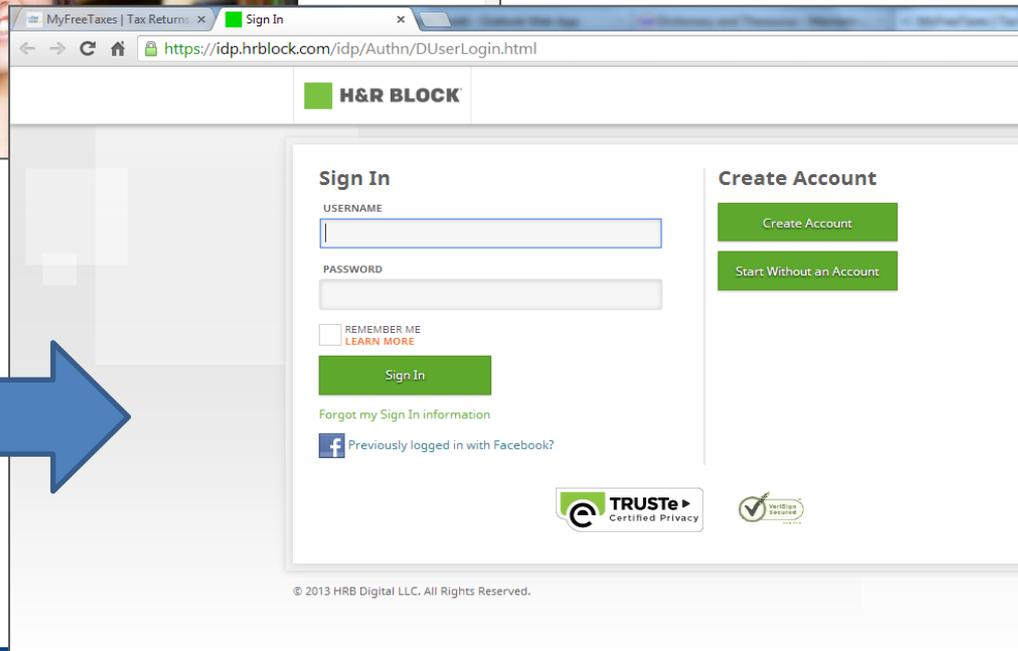
HOW MYFREETAXES WORKS

- ▶ MyFreeTaxes.com is a web portal
- ▶ Clicking on “Start Filing for Free Now” takes users to H&R Block’s *At Home* website, where they can file for free if:
 - ▶ **Income is less than \$58,000**
 - ▶ **Not reporting foreign income**
 - ▶ **Valid SSN or ITIN**
- ▶ Users must go through MyFreeTaxes.com to get to the free version of H&R Block





Click on **File Now**



New window/tab opens to
H&R Block



HOW MYFREETAXES WORKS CONTINUED

- ▶ Users then create an account on the H&R Block site and enter all the information they have for their 2013 taxes (W-2's, 1099's, etc)
- ▶ The website will perform all calculations and determine refund amounts based on info entered (it's very easy to use!)
- ▶ However, if users get stuck or need assistance, they contact the **MyFreeTaxes Helpline**



H&R Block –Dummy Account

The screenshot shows the homepage of myfreetaxes.com. At the top, there is a navigation bar with links for HOME, ABOUT US, PARTNER WITH US, HELPLINE 1-855-MY-TX-HELP (1-855-698-9435), and CONTACT US. The myfree taxes.com logo is prominently displayed on the left. To the right of the logo are social media icons for Facebook, Twitter, YouTube, and RSS, along with a search bar labeled 'search the site'. Below the navigation bar, a blue banner contains three steps: 'Step 1: Get Organized', 'Step 2: File Your Taxes', and 'Step 3: Use Your Refund'. The main content area features a background image of a woman in a library. A callout box with a yellow arrow points from the text 'Click here to get to MFT version of H&R Block's software.' to a yellow 'FILE NOW' button with a lock icon and the text 'SAFE & SECURE'.

H&R Block – Dummy Account

H&R BLOCK

Sign In

USERNAME

PASSWORD

REMEMBER ME
[LEARN MORE](#)

Create Account

Create Account

Start Without an Account

Click “Create Account” and enter all the info on the next page. Use your email as your username just in case you get locked out of your account (reactivation instructions sent via email).

TRUSTe Certified Privacy

VeriSign Secured

H&R Block – Dummy Account

Create Your Account

E-MAIL

USE MY E-MAIL AS MY USERNAME

USERNAME

PASSWORD

CONFIRM PASSWORD

SECURITY QUESTION

Choose

ANSWER

REMEMBER ME [LEARN MORE](#)

I agree to the terms and conditions of the [H&R Block Online Services Agreement](#) and I acknowledge that the [H&R Block Privacy Notice](#) was made available to me

Next Screen: account creation info



H&R Block – Dummy Account

myfree taxes.com

Search for forms, help, and tips...

SAVE & QUIT

My **2013** Taxes

Basic Edition

FEDERAL REFUND

\$0

My Previous Taxes

Common Questions

Contact H&R Block

Send Us Feedback

OVERVIEW FEDERAL STATE FILE

Welcome

Let's get started with your 2013 taxes

Start My Taxes

Click here

Resources that might help

- Form Availability
 - View Federal Forms
 - View State Forms
- Worry-free Audit Support
 - More Information
 - Make a claim
- Account Settings
 - Change your password
 - Update email address
- Tax Filing Resources
 - Reset my pin

H&R Block – Dummy Account

The screenshot shows the H&R Block website interface. At the top left is the logo for **myfree taxes.com**. A search bar contains the text "Search for forms, help, and tips...". On the right, there is a "SAVE & QUIT" button. The main content area is titled "WELCOME" and "Import Your Tax Data From Last Year's Return". Below this, there is a section for "FEDERAL REFUND" showing a US map icon and "\$0". A sidebar on the left contains navigation links: "My Previous Taxes", "Common Questions", "Contact H&R Block", and "Send Us Feedback". The main content area asks "Which program did you use to complete and file your taxes last year?" and provides three columns of radio button options: "Online" (H&R Block, TurboTax®, TaxACT®), "Software" (H&R Block, TurboTax®), and "Tax Preparer" (H&R Block). At the bottom of the main content area are three buttons: "< Back", "Skip Import", and "Next >". A yellow arrow points from a text box containing "Don't import anything" to the "Skip Import" button. The footer contains the copyright notice "© 2013 HRB Digital LLC. All Rights Reserved." and a "Privacy Notice" link.



H&R Block – Dummy Account

The screenshot shows the H&R Block 'myfree taxes.com' interface. At the top left is the logo. A search bar contains the text 'Search for forms, help, and tips...'. To the right is a 'SAVE & QUIT' button. Below the search bar is a navigation bar with icons and labels for 'PERSONAL INFORMATION', 'INCOME', 'ADJUSTMENTS & DEDUCTIONS', 'CREDITS', 'TAXES', and 'WRAP-UP'. The 'PERSONAL INFORMATION' section is active, displaying the heading 'Tell Us What's Changed'. Below this heading is a paragraph: 'We're glad you're here! Let's talk about what happened in your life over the past year. You can make changes to anything that you imported from last year as we go through your return. Check any that apply.' A green callout box with the text 'Scroll down and skip this page too.' is overlaid on the right side of the page. The 'Marital Status' section includes checkboxes for 'Got married' and 'Got divorced or separated'. The 'Family Life' section includes checkboxes for 'Had a baby', 'Adopted a child', and 'Had a death in my family'. On the right side, there are checkboxes for 'Bought a house', 'Sold a house', 'Inherited property', and 'Had a foreclosure'. At the bottom right, the text 'Job-related' is visible. The left sidebar contains 'My 2013 Taxes' with a 'Basic Edition' dropdown, 'FEDERAL REFUND' showing '\$0', and links for 'My Previous Taxes', 'Common Questions', 'Contact H&R Block', and 'Send Us Feedback'.



H&R Block – Dummy Account

The screenshot shows the H&R Block myfree taxes.com interface. The top navigation bar includes the logo, a search bar, and a 'SAVE & QUIT' button. The main navigation tabs are OVERVIEW, FEDERAL (selected), STATE, and FILE. Below these are icons for PERSONAL INFORMATION, INCOME, ADJUSTMENTS & DEDUCTIONS, CREDITS, TAXES, and WRAP-UP. The left sidebar shows 'My 2013 Taxes' with a 'Basic Edition' dropdown, a 'FEDERAL REFUND' section showing '\$0', and links for 'My Previous Taxes', 'Common Questions', 'Contact H&R Block', and 'Send Us Feedback'. The main content area is titled 'Filing Status' and includes a 'Form 1040' label. A green 'Guide Me' button is present. Below the button, the text reads 'Let's cover the basics.' and 'What's your filing status?'. A list of filing status options is shown with radio buttons: Single, Married filing jointly, Married filing separately, Head of household with a qualifying dependent, and Qualifying widow(er). A yellow arrow points to the 'What's your filing status?' text, and a green callout box contains the text: 'Choose a filing status. Taxpayers can choose "Guide Me" for assistance.'

MYFREETAXES PERSONAL STORIES

- ▶ Jane – First time MyFreeTaxes filer
- ▶ Tom – From Tax Coach to Helpline to Refund!
- ▶ Sarah – Never again to Paid Preparation
- ▶ Lisa – Integrated Service Delivery in Workforce



QUESTIONS?



LEAD CENTER *FREE* WEBINAR SERIES

- ▶ The LEAD Center will provide a new webinar on the last Wednesday of each month from 3:00p.m. EST - 4:30p.m. EST.
- ▶ Webinars will include three mini-series on:
 1. Economic Advancement
 2. Leadership
 3. Employment
- ▶ The first mini-series will focus on economic advancement strategies for workers with disabilities.

<http://www.leadcenter.org/webinars>



THANK YOU

Elizabeth Jennings

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