Planning a successful community tax clinic in Indigenous communities

Part 2: December 6, 2017 1:00 – 2:30 PM EST

Welcome!

Thank you for joining the webinar 2 part training on **Planning a successful community tax clinic in Indigenous communities** hosted by Prosper Canada and AFOA Canada.

The presentation will begin shortly. (Audio will begin when the presentation starts)

Technology details:

- For technical assistance, call GoToWebinar support line: 1-855-352-9002
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  - Access Code: 165-361-801
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Webinar logistics

- **Audience members have all been put on "mute"** for this webinar
- Please **share any questions you have using the "Question box"** (located in the control panel at the right side of your screen).
- **We will share webinar slides with all participants and post a recording** of the session within a few days.

Prosper Canada

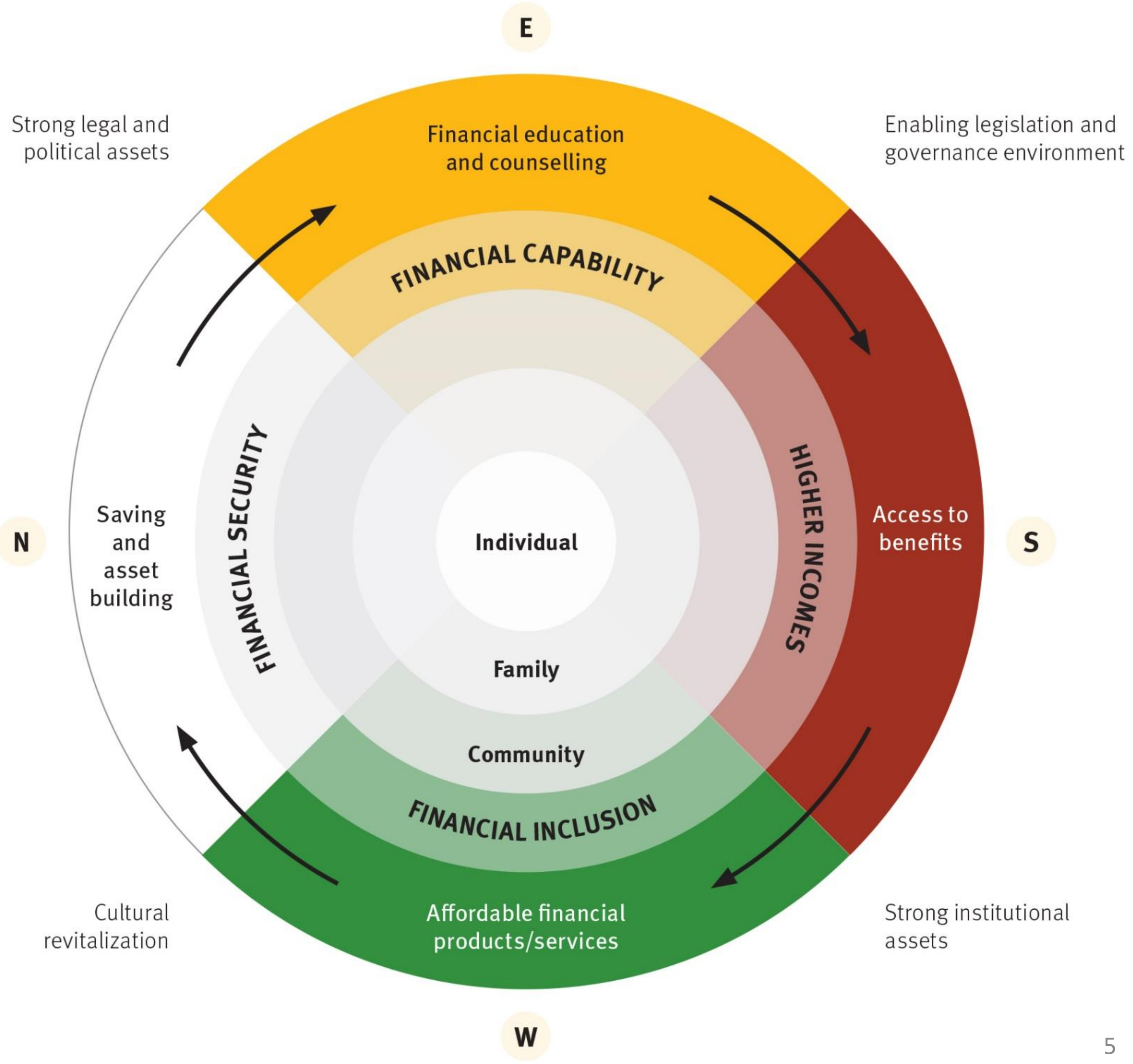
Founded in 1986, Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation.

As **Canada's leading champion of financial empowerment**, we work with government, business and community partners to develop and promote financial policies, programs and resources that transform lives and foster the prosperity of all Canadians.

We help service systems and organizations in all sectors to build proven financial empowerment approaches into their businesses in ways that:

- Are **sustainable**
- Help them **achieve their goals**
- Tangibly **increase the financial well-being of low-income people** they serve.

Indigenous Financial Wellness Framework



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Previous Session: November 14th

Slides for download:

http://www.prospercanada.org/prospercanada/media/PDF/Webinar/FNFW-Webinar1-TaxClinics-2017-11-14-(2).pdf

Webinar recording:

https://www.youtube.com/watch?v=A4GeXUc5c_A

Our Presenters

Jocelyn Bebamikawe,
Employment and Training Officer, Wii-ni n'guch-tood Employment & Training, Wikwemikong Unceeded Territory

Simon Brascoupé,
Vice-President, Education and Training,
AFOA Canada

Natasha McKenna,
Program Officer,
Prosper Canada

Vinoth Wimalanath
CRA CVITP Coordinator – Sudbury and Thunder Bay**,** Canada Revenue Agency, Ontario Region

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Today's Presentation (1:00 – 2:30 PM EST)

1. Promising Practices
2. CVITP: Tax Clinic Planning & Timeline
3. Wikwemikong's CVITP and financial literacy
4. Odawa Native Friendship Centre's CVITP
5. Insights from study on Indigenous tax filing
6. Why evaluate
7. Questions & Answers

Images courtesy of Simon Brascoupé

Questions Tax Clinics in Indigenous Communities:

Q1:

What challenges or questions do you have about providing a tax filing services in your community?

Q2:

What questions do you have about the CRA’s CVITP program?

Promising Practices for Tax Clinics in Indigenous Communities

1. Make tax-filling a **community-wide** effort

2. Start to prepare for tax season **early**

3. Develop **partnerships** with First Nations programs, financial institutions, the CRA and community based organizations

4. Identify a site location that is **popular and convenient**

5. **Recruit and retain** volunteers from the community

Promising Practices for Tax Clinics in Indigenous Communities

6. Utilize CRA online training **courses** and other relevant **classes and workshops**

7. Create effective **marketing strategies**

8. Conduct post-tax season **assessments and evaluations**

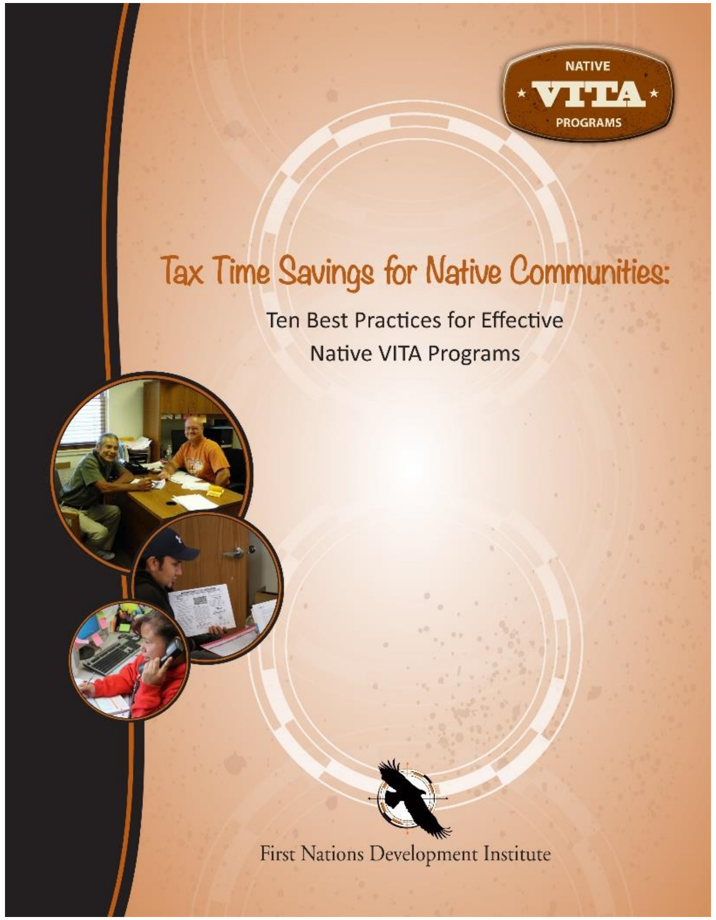
9. Establish an Indigenous **CVITP network** in your area

10. **Link** CVITP site to other financial wellness programs like financial education

For more information:

Report from US: Tax Time Savings for Native Communities: Ten Best Practices for Effective Native Vita Programs (2013):

https://firstnations.org/knowledge_center/download/tax_time_savings_native_communities_ten_best_practices_effective_native



Poll: Hearing from who's on the line

2. CVITP Overview

Tax Clinic Overview

- For eligible individuals who have a modest income and a simple tax situation

- Community organizations host free tax preparation clinics

- Arrange for volunteers to prepare income tax and benefit returns

    - Volunteer training is provided by the CRA via webinar or in-person

Clinic Considerations

- **Clinic Duration**
  - Year-round?
  - Filing Season only?
  - One-day clinic(s)?
  - Weekly? Bi-weekly?
  - Monthly?
- **Space**
- **Privacy and Security**

- **Types of Clinics**
  - By appointment
  - Walk-in
  - Drop-off and pick-up
  - Service for housebound individuals
- **Combinations:**
  - By appointment and drop-off
  - Walk-in and drop-off

Roles of Volunteers

- Tax Preparer
- Screener
- Greeter
- Resource

Suggested Timeline for 2018 Filing Season

October – December 2017

- Volunteer registrations open
- EFILE registrations/renewals open
- Requests for promotional material
- Request for laptop donations
- Requests for in-person training

January 2018

- Clinic Information Form
- CVITP Online Webinar Training begins
- Volunteer lists will start to be verified regularly with each organization

February – April 30, 2018

- Filing season is underway
- UFile 2017 software keys are issued
- Volunteer lists will be verified regularly with each organization
- CVITP dedicated helpline for volunteers is available

May 2018 and beyond

- Certificates of Appreciation mailed out to participating volunteers and organizations
- Organizations and volunteers may choose to extend their service beyond filing season

October – December 2017

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January 2018

- Clinic Information Form
- CVITP Online Webinar Training begins
- Volunteer lists will start to be verified regularly with each organization
- Ensure that promotional material and/or laptop donations are delivered

February – April 30, 2018

- Filing season is underway
- UFile 2017 software keys are issued
- Volunteer lists will be verified regularly with each organization
- CVITP dedicated helpline for volunteers is available
- Volunteers should track the number of returns that they prepare

May 2018 and beyond

- Certificates of Appreciation mailed out to participating volunteers and organizations

- An opportunity for organizations and their volunteers to reflect on the successes and challenges faced during the clinic

- Organizations and volunteers may choose to extend their service beyond filing season

Stay tuned – Live Organization Registration

We will be presenting a live organization registration later in today's presentation!

Wikwemikong Community Volunteer Income Tax Program

By: Jocelyn Bebamikawe

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Table of Contents

Wikwemikong Tax Clinic

- Drop-In – during tax season
- Year round appointments
- Elder considerations (i.e. Wikwemikong Nursing home, going to individuals houses)
- Volunteer Training

Advertising

- 1. Word of Mouth
- 2. Facebook
- 3. Local Posters/flyers
- 4. Wikwemikong TV5

COMMUNITY VOLUNTEER INCOME TAX PROGRAM

All sessions will be held at the:
WIKWEMIKONG DEVELOPMENT COMMISSION
2102 Wikwemikong Way,
Wikwemikong, Ontario, P0P2J0

YOU MUST BRING:

- 2 pieces of ID for identification purposes;
- Employment income and Employment Insurance benefits forms (T4, T4E, RL-6);
- Pension income and split pension income forms (T4A, T4A (OAS), T4A (P) ETC);
- Universal child care forms for children (RC-62);
- Social Assistances, workers compensation (T5007,/RL-5);
- Students: tuition tax receipts, bus pass etc.
- Hydro bills, wood receipts, oil receipts.

Due to time constraints:

If you fail to bring the documentation needed to file your 2015 Income Tax, we will have ask you to come again when you have all the necessary forms.

Additional Information:

Contact:
Jocelyn Bebamikawe or Jennifer Peltier
Phone: (705) 859-3001

TIME AND LOCATION

Saturday, March 19, 2016
Time: 9:00-1:00

Tuesday, March 22, 2016
Time: 5:00-8:00

Saturday, April 2, 2016
Time: 9:00-1:00

Tuesday, April 5, 2016
Time: 5:00-8:00

Saturday, April 16, 2016
Time: 9:00-5:00

Tuesday, April 19, 2016
Time: 5:00-8:00

Saturday, April 30, 2016
Time: 9:00-5:00

NCOME TAX SESSION

'e will be holding two separate sessions this year as part of our community service:

1. Teaching community members how to file their own return; and
2. Filing returns on behalf of elders, those on disability, or those who are not familiar with computers.

you wish to learn how to file your own return your need to be familiar with mputers and have an email account. Each session is approximately 1 hour in ngth.

you are unfamiliar with computers, are an elder, or on disability we can file for you. very Saturday.

u must bring:

1. 2 pieces of ID for identification purposes;
2. Employment income and Employment Insurance benefits forms (T4, T4E, RL-6);
3. Pension income and split pension income forms (T4A, T4A (OAS), T4A (P) ETC);
4. Universal child care forms for children under 6 (RC-62);
5. Social Assistances, workers compensation (T5007,/RL-5);
6. Students: tuition tax receipts, bus pass etc.
7. **Hydro bills, wood receipts, oil receipts.**

Do you have a simple tax return that needs to be filed for 2015?

Are you on: EI, Social Assistance, pension, have no income or work on-reserve?

Are you familiar with using a computer and have an Email account?

Than come out to our Income Tax Sessions!

Visit our Facebook Page for more details: "Wiky Community Volunteer Income Tax Program"

COMMUNITY VOLUNTEER INCOME TAX PROGRAM

2102 Wikwemikong Way,
Wikwemikong, Ontario
P0P2J0

Email:
jbebamikaweldm@wikydevcom.ca

To book your spot today!

Tuesday Sessions / Saturday Sessions

Tuesday Sessions: First come first served; if you fail to bring all proper documentation we will not assist you until you provide it. **BOOK YOUR TUESDAY APPOINTMENTS BY EMAIL OR FACEBOOK. A CONFIRMATION TIME WILL BE SENT BACK TO YOU.** Each session holds 6 people at a time.

Saturday Sessions: First come first served; if you fail to bring all documentation we will not assist you until you provide it. **ELDERS DO NOT HAVE TO BOOK AN APPOINTMENT – WALK-IN ONLY.**

All sessions will be held at the WIKWEMIKONG DEVELOPMENT COMMISSION. If you require additional information you can email, Facebook message or call (705) 859-3001 and ask for Jocelyn Bebamikawe or Jennifer Peltier.

Tuesday Sessions	Saturday Sessions
February 24, 2015 From 5:00PM – 8:00PM • 3 Sessions available. • Each Session is 1 hour in length. • You file for yourself!	**February 28, 2015** From 9:00 AM – 1:00 PM • Seniors or those with disabilities only. • Those that are unfamiliar with using a computer. • We will file for you!
March 3, 2015 From 5:00PM – 8:00PM • 3 Sessions available. • Each Session is 1 hour in length. • You file for yourself!	**March 7, 2015** From 9:00 AM – 1:00 PM • Seniors or those with disabilities only. • Those that are unfamiliar with using a computer. • We will file for you!
March 10, 2015 From 5:00PM – 8:00PM • 3 Sessions available. • Each Session is 1 hour in length. • You file for yourself!	**March 21, 2015** From 9:00 AM – 1:00 PM • Seniors or those with disabilities only. • Those that are unfamiliar with using a computer. • We will file for you!
March 24, 2015 From 5:00PM – 8:00PM • 3 Sessions available. • Each Session is 1 hour in length. • You file for yourself!	**March 28, 2015** From 9:00 AM – 1:00 PM • Seniors or those with disabilities only. • Those that are unfamiliar with using a computer. • We will file for you!
March 31, 2015 From 5:00PM – 8:00PM • 3 Sessions available. • Each Session is 1 hour in length. • You file for yourself!	No Session – long weekend.
April 7, 2015 From 5:00PM – 8:00PM • 3 Sessions available. • Each Session is 1 hour in length. • You file for yourself!	**April 11, 2015** From 9:00 AM – 1:00 PM • Seniors or those with disabilities only. • Those that are unfamiliar with using a computer. • We will file for you!

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Need a hand to prepare your tax return?

If you do not know how to prepare your income tax and benefit return, the CVITP may be able to help you.

COMMUNITY VOLUNTEER INCOME TAX PROGRAM:

Tax Clinic Times:

Saturday April 5, 2014, 2014 from 9-5

Saturday April 12, 2014, 2014 from 9-5

At the Wikwemikong Arena

These will be our last sessions

COMMUNITY VOLUNTEER INCOME TAX PROGRAM

- **What is the Community Volunteer Income Tax Program?**
- The **CVITP** is a collaboration between the Canada Revenue Agency (CRA) and community organizations who host tax preparation clinics and arrange for volunteers to prepare the returns.
- If you do not know how to prepare your income tax and benefit return, the **CVITP** may be able to help you. Community organization volunteers prepare returns for eligible taxpayers who have low to modest income and a simple tax situation.

Eligible Taxpayers include:

- Anyone working on-reserve;
- Social Assistance recipients;
- EI recipients;
- Newcomers to Canada;
- Seniors; and
- Students
- Aboriginal People.

COMMUNITY VOLUNTEER INCOME TAX PROGRAM

Please make when you attend the sessions you come prepared with:

- 2 pieces of ID for identification purposes;
- Employment income and Employment Insurance benefits forms (T4, T4E, RL-6);
- Pension income and split pension income forms (T4A, T4A (OAS), T4A (P) ETC);
- Universal child care forms (RC-62);
- Social Assistances, workers compensation (T5007,/RL-5);
- Students: tuition tax receipts, bus pass etc.

- **Volunteers DO NOT prepare complex returns, such as returns for individuals who:**

- have self-employment income;
- have business or rental income and expenses;
- have capital gains or losses;
- have employment expenses;
- file for bankruptcy; or
- deceased persons.

Messaging to Community

- What is and isn’t a tax slip
- What to bring with you when you file your return
- We like to file married or common law partnerships together
- What information you should be claiming
- What information you don’t need to claim

How Messaging gets communicated

- 1. Educating clients when they are filing their taxes
- 2. Individuals in turn tell other people what they need to bring
- 3. Questions asked on Facebook
- 4. Individuals coming into WDC to ask questions.

Intake Questions

2015 Intake Form

Which year are you filing for?

2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2005

Participant's Information

First name:______________________ Last name:____________________________ Phone number: __________________

Address _____________________________Apt. ___________ City:___________________ Postal code: ________________

Social Insurance Number:____________________ Date of birth: _______________ (day/month/year)

Gender: Male Female

Marital status in 2014: Single Common law Divorced Married Widowed Separated

Has your marital status changed in 2014? Yes No If "YES" date of change: _______________

Language or correspondence and tax return: English or French

Are you filing your income tax return with the CRA for the very first time? Yes No

Do you wish to apply for the GST/HST credit (including any related provincial credit)? Yes No

Did you own foreign property in 2014 with a total cost over CAN $100,000.00? Yes No

Are you a Canadian Citizen? Yes No

As a Canadian citizen do you authorize the Canada Revenue Agency to give your name, address and date of birth to Elections Canada to update the National Register of Electors? Yes No

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Intake Questions Cont.

<u>Spousal information:</u>

First name: __________________ Last name: ________________________ Social insurance number____________________ Date of birth _______________ (day/month/year)

Gender: Male Female

Is this your first tax return? Yes No

Are you a Canadian citizen? Yes No

Are you new to Canada in 2014? Yes No

What was your spouse's income for 2014? _________________

<u>Dependants (attach another page if additional dependants):</u>

1. Name (first, last): ____________________________________ Relationship: _________________________
Social Insurance Number (if have):____________________ Date of birth: _______________ (day/month/year)
2. Name (first, last): ____________________________________ Relationship: ________________________
Social Insurance Number (if have):____________________ Date of birth: _______________ (day/month/year)
3. Name (first, last): ____________________________________ Relationship: ________________________
Social Insurance Number (if have):____________________ Date of birth: _______________ (day/month/year)

<u>Hydro, Wood, or Oil paid by you or on your behalf:</u>

How much hydro/oil/wood did you pay for 2014: _____________ (ON-BEN – Declaration for principle residence on-reserve/owners/tenants)

<u>Northern Ontario Energy Credit (NOEC):</u>

"***Northern Ontario*** *means the districts of Algoma, Cochrane, Kenora, <u>Manitoulin</u>, Nipissing, Parry Sound, Rainy River, Sudbury (including the City of Greater Sudbury), Thunder Bay, and Timiskaming."*

Are you applying for the Northern Ontario Energy Credit (you must have lived in one of the locations listed above)?

Yes No

Tax Preparer Questions

- Working off the intake form
- Asking follow-up questions
- Accept that some people are just not ready – leave the door open for them to come back when they want to come back
- Letting clients know why they are receiving a certain amount of money back, or why they owe money.
- Congratulate them for filing their income tax

The Role of Financial Literacy in our Community

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Barriers

- Residential school trauma
- Children being apprehended by the CAS
- Lack of housing
- High employment rates.

Wholistic Approach to money

- Spiritual
- Mental
- Physical

Recognizing Where we are coming from

- We are all working from different stages in our life.
- Recognizing and accepting ourselves for where we are – is an important step in personal wellness.

Moving Forward – Ni Aabizikaan

- Individuals feel comfortable with financial choices.
- Individuals pass on what they have learned to family and friends.
- That similar financial literacy programs become integrated into our education system and awareness is provided to our local employment sector.

Case Study Odawa

- AFOA Canada and Odawa Native Friendship Centre
- Ottawa is home to a large First Nations, Inuit Community
- Indigenous Peoples from all over Canada reside in Ottawa
- The Odawa Native Friendship Centre provides a wide range of services; children, youth, families, adults and elders
- Goal to complete a modest 10 tax filing
- Worked with the Centre's finance officer with volunteers from AFOA Canada
- Result: completed 27 tax filings!!!!

Key Insights :
The Experiences of Indigenous Communities with Tax Filing
CRA commissioned Research

Why people don’t tax file

- why some people do not file an annual tax return include the following:
- no need due to tax exempt status;
- no income to declare;
- limited tax/financial literacy;
- difficulty understanding the process;
- the costs associated with filing;
- no support/no one to help them complete their return; and
- concern about owing back taxes.

Pros

- getting refunds or benefits payments
- good habit to develop,
- the importance of having a paper trail/being on file with the CRA,
- avoiding the inconvenience of back filing,
- and needing tax returns if one wants a loan or mortgage from a financial institution.

Cons

- Problems/issues with the CRA: ‘hard to contact by phone’, ‘difficulty getting answers’, etc.
- Cost-related issues: ‘cost of filing’.
- Taxes and benefits: ‘taxes’, ‘what do I owe’, ‘rebate, ‘what can I claim’, and ‘claiming dependents’.
- Forms and supporting documents: Examples of such responses include the following: ‘T4’, ‘T5’ ‘forms’, ‘tax return’, and ‘receipts’.
- Filing requirements/experience: ‘why don’t we get help from our band?’, ‘keep your receipts’, ‘proof of expenses’, ‘I need a tax specialist to help me communicate what I need and what I’m entitled to’.

Low awareness of benefits

Possible reasons for low awareness:

- Limited education/tax literacy
- Awareness generated by word of mouth
- Reactive vs. proactive approach to information
- Awareness through filing
- Limited income
- Lack of trust in the federal government
- Larger issues; poverty, homelessness

Sources of awareness

Sources of awareness of benefits and credits

- Through word of mouth in the community
- When filing taxes
- Through a tax preparer
- Through family and friends
- Through news/local radio/TV
- Through community services (e.g., health services informing expectant mothers of the CCB, social services informing people on social assistance)
- Through their work
- Through the CRA website.

Costs associated with filing

- In short, it was regularly suggested that for many people the cost of filing a tax return is prohibitive and it was not uncommon for participants to suggest that the cost of filing a return could be between $150 and $200.
- Completing tax filing for 100 members saves $15,000 or ensures $15K stays in the community.

Ways to reduce barriers

- In-community training/information related to filing taxes
- In-person outreach visits from CRA
- In-community assistance to help people file
- Integrating tax/financial literacy into the education curriculum

It’s easy when:

- Their financial situation is comparatively simple
- Their financial situation does not change from year to year
- They have all their required documentation.
- They file online and the tax software package they use makes filing simple.
- Being on social assistance entitles them to help completing and filing their return.

It’s difficult when:

- Lack of supporting documentation (e.g., lost or missing T4s /T5007s).
- Confusion/lack of clarity regarding documentation requirements.
- Obtaining the required documentation (e.g., a confirmation letter from the Chief or school regarding child custody).
- Frustration and/or challenges experienced disputing a CRA decision.
- Issues related to back-filing tax returns.
- Disagreements with CRA regarding what is considered taxable income.

It’s difficult when, con’t:

- Disagreements with the CRA regarding back taxes and what is owed.
- Complications arising from separation/child custody issues.
- Problems arising from a complicated financial situation.
- Problems with CRA regarding income earned on-reserve vs. off-reserve.
- Having to retain and submit receipts to CRA in order claim the HST exemption.
- General confusion/lack of understanding regarding forms/filing.

Community challenges

- Housing
- Infrastructure
- Substance abuse/addiction
- Employment/jobs
- Poverty
- Child/youth services

Why evaluate

- Post tax season provides the perfect opportunity to regroup, reassess and plan for the next tax season
- Evaluation can show whether or not there was actually any significant change that you hoped to influence
- Can show connection between various factors that may have an effect on the success of your clinic
- It can help you learn the reasons your work was effective or changes needed

How does a free tax clinic benefit the community?

Higher Incomes

- Community members receive returns for filing their taxes
- Money gained from refunds and benefits is money returned to the community

Increases Financial Knowledge

- Community members become aware of the benefits they are entitled to, gain a better understanding of the need to file taxes and advantages in doing so

Increase Financial Inclusion

- Tax clinics increase accessibility of benefits that have not been accessed before by eligible community members

Contributes to Financial Health of Community Members

- Community members save the amount in fees and costs that would be incurred having to leave the community to get support with filing their taxes through a paid service

How do you know if your tax clinic is working?

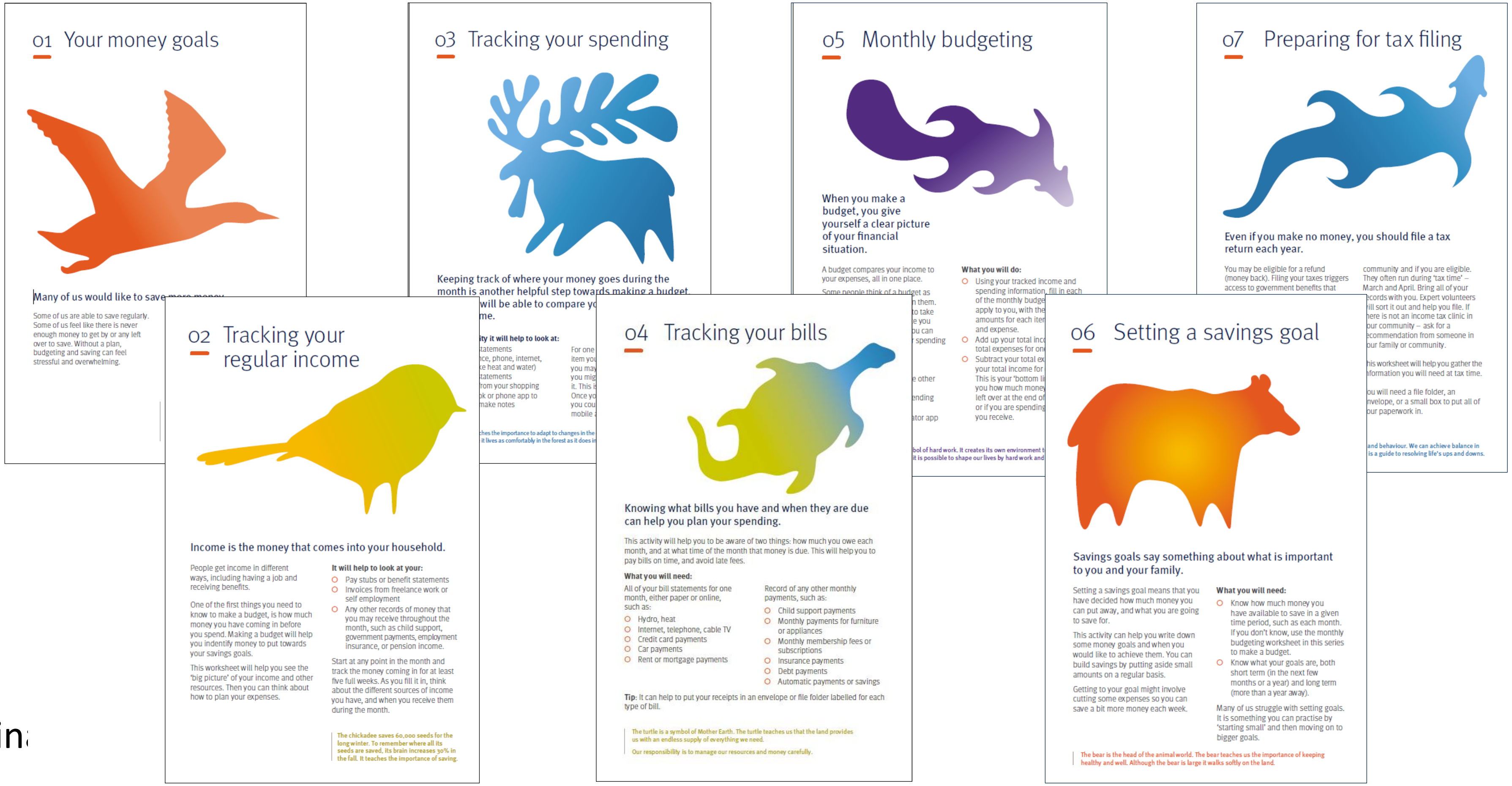
Tool	Process	Lessons
Participant Count	Each volunteer tracks how many clients they've served and how many tax returns they've supported clients to file	Identify the number of clients reached through the tax clinic
Participant Satisfaction Survey	The tax clinic greeter can provide participants leaving the tax clinic with a satisfaction survey to complete	Gain client feedback on their experience at the tax clinic and identify how to improve the accessibility of the tax clinic in the future
Tax Return Worksheet	Each volunteer uses a worksheet to record the amount of returns expected and the amount in government benefits each participant will likely receive. This information is collected with consent and reported anonymously	Identify the amount of money that is returned to the community and which government benefits have been accessed due to the efforts of the tax clinic

Financial Wellness Resource: Managing your money

- Find the worksheet PDFs at: www.prospercanada.org

  > Resources > Financial Literacy Facilitator Resources

  > Worksheets: Managing Your Money



Organization Coordinator Checklist

1. Register your organization
2. Register yourself as a volunteer
3. If you will be electronically submitting tax returns, register for an EFILE number
    - Alternatively, if you will be paper filing tax returns, you can provide a valid Police Record Check (if completed within the last 3 years)
4. Complete Clinic Information Form when requested
5. Distribute training link to your volunteers when available

Volunteer Checklist

1. Register yourself as a volunteer
2. Affiliate with a registered CVITP Organization
3. If you will be electronically submitting tax returns, register for an EFILE number
    - Alternatively, if you will be paper filing tax returns, you can provide a valid Police Record Check (if completed within the last 3 years)
4. Register for and attend all online volunteer training sessions recommended by the Organization’s Coordinator


Questions?

Thank you for joining us today!

- **We will be sending you an email soon with:**
  - Slides from today's webinar
  - Link to webinar recording
  - CRA registration links referred to in this session
  - Resource Guide: Planning a CVITP clinic
  - Link to post webinar survey

- **View past Prosper Canada webinars on our webpage:**
- **http://prospercanada.org/Resources/Webinars.aspx**

- Join our newsletter:

  http://prospercanada.org/newsletter

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Thanks
Merci

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