

# Welcome!

- Thank you for joining the webinar on **Virtual self-assisted tax filing: Learnings from a program pilot** hosted by Prosper Canada.
- The presentation will begin shortly. (Audio will begin when the presentation starts)

## Technology Details:

For technical assistance, please call GoToWebinar support line **1-855-352-9002**.

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  - Access Code: **415-948-435**
  - Toll free option not available

# Webinar logistics

- Audience members have all been put on “mute” for this webinar
- Presenters will be joining via **audio only** to conserve bandwidth
- Please find **handouts** available for download in the control panel at the side of your screen
- Please **share any questions you have using the “Question box”**
- **We will share webinar slides with all participants and post a recording** of the session within a few days.



## Land acknowledgement

# Prosper Canada – Who we are

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 governments, businesses and groups 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 the low-income people** they serve.



## Welcome to our speakers



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## Agenda for today's presentation (1pm-2pm ET)

- **Welcome and introduction**
- **Audience polls**
- **Intuit Turbo Tax for tax clinics – program origins**
  - Introduction to the project (Ana Fremont, Prosper Canada)
  - Tour of **Turbo Tax for Tax Clinics** software (Guy Labelle, Intuit)
- **Virtual self-assisted tax filing pilot**
  - Woodgreen program – COVID pivot from in-person (Ansley Dawson, Woodgreen)
  - EBO Ottawa – virtual self-assisted (Marc D'Orgeville, EBO)
  - Woodgreen program – adaptations and lessons learned

## Audience polls

- Have you delivered virtual or self-assisted tax filing support before?
- Tell us more about the populations you serve
- Tell us about the size of your tax clinic

# Project overview

## The problem



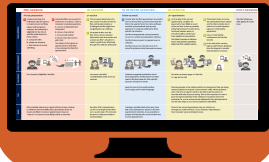
Due to COVID-19, thousands of low-income Canadians who would normally prepare their taxes through Community Volunteer Income Tax Program (CVITP) clinics saw their **appointments cancelled**, leaving many of Canada's most vulnerable people in need of a way to file their taxes.

## The idea



Explore and alternative tax filing model to remotely support clients who have simple tax situations to gain the confidence and skills needed to file their personal income taxes on their own.

## Our project



A pilot program that allows clinic users to learn to prepare their own taxes through their mobile devices and computers. Coaching, mentoring and more general support from trained volunteers would be made available by phone or video conference.

# Partnership objectives

This pilot is made possible thanks to the support of Intuit Canada and the Intuit Financial Freedom Foundation, in collaboration with EBO Financial Education Centre, Family Service Thames Valley and WoodGreen Community Services.



Through this pilot the partners want to:



**Empower and build financial** confidence of clients who are digitally capable and have access to technology to file their own returns.



**Identify best practices when completing virtual taxes** using alternative models to CVITP clinics



**Build capacity of up to 3 Financial Empowerment Champions to broaden tax filing service delivery** models for low-income clients who otherwise do not have another way to file their tax return



**Sharing best practices nationally with other Financial Empowerment programs**






**Guy Labelle**

**Group Manager – Customer Experience**

ONE **intuit**. ECOSYSTEM

# Powering Prosperity Around the World



Do you have children or financially support another person?


☐ Yes, I do have children or financially support another person.

☒ No, I don't.

Continue

< Back

Partnered with

 **turbotax.**  
for Tax Clinics

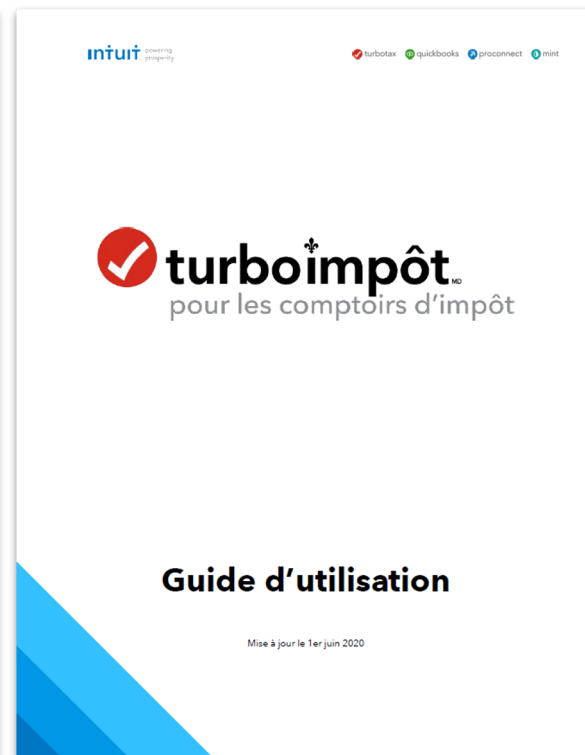
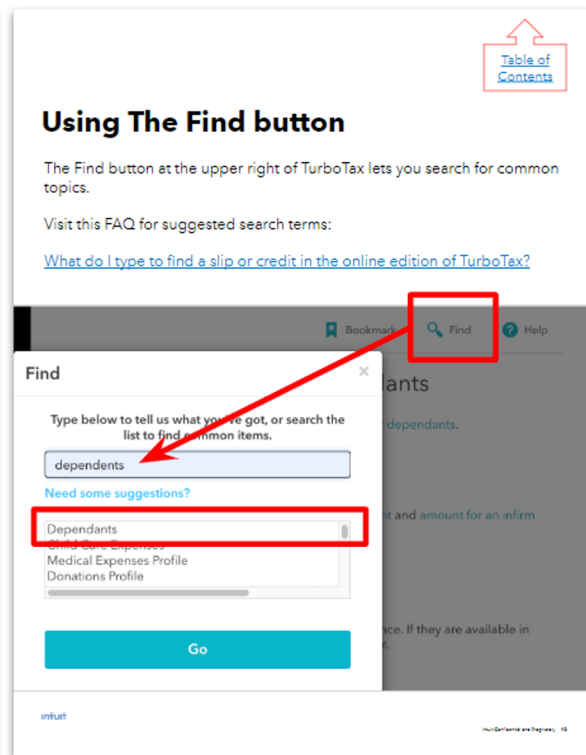
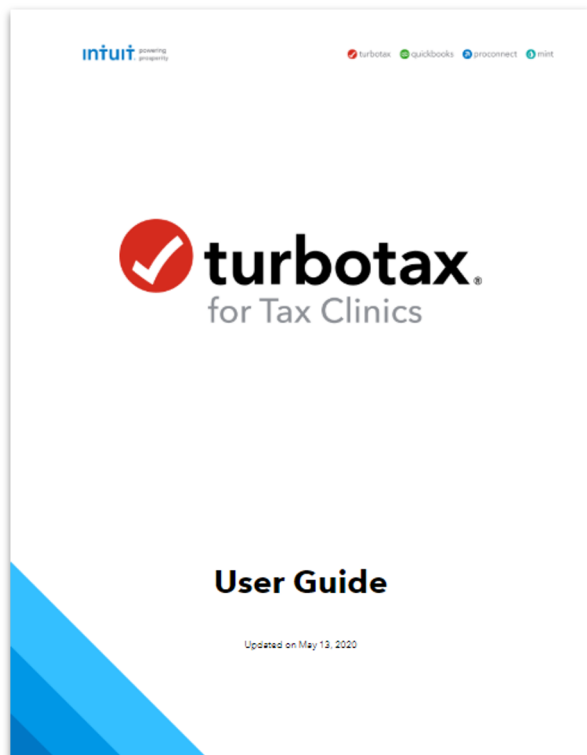
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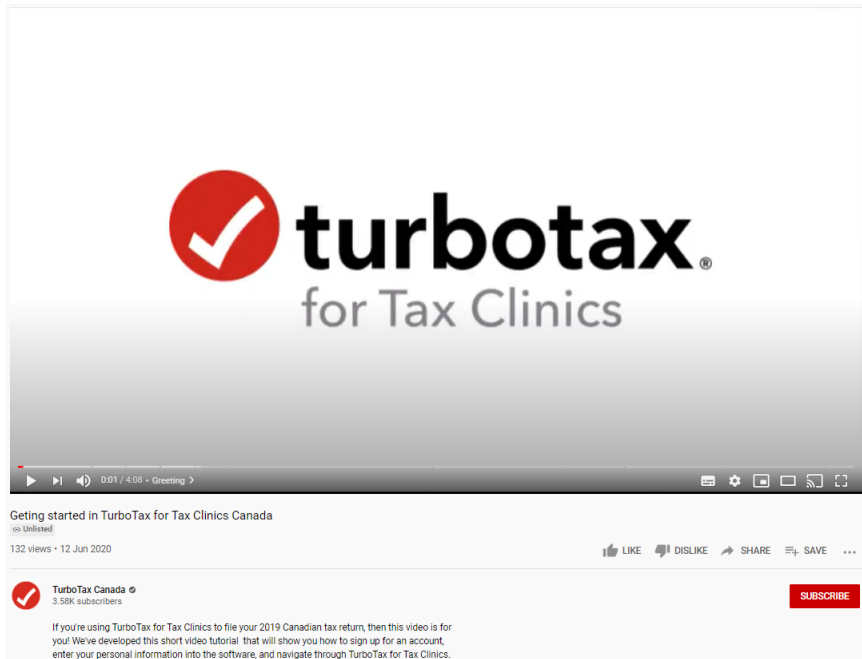


- **Launched in May 2020 in response to Covid-19**
- **TurboTax for Tax Clinics offers a no upsell experience based on our TurboTax Free offering**
- **Provides an option for tax clinics to offer virtual services due to closures**

# Support for clients and volunteers



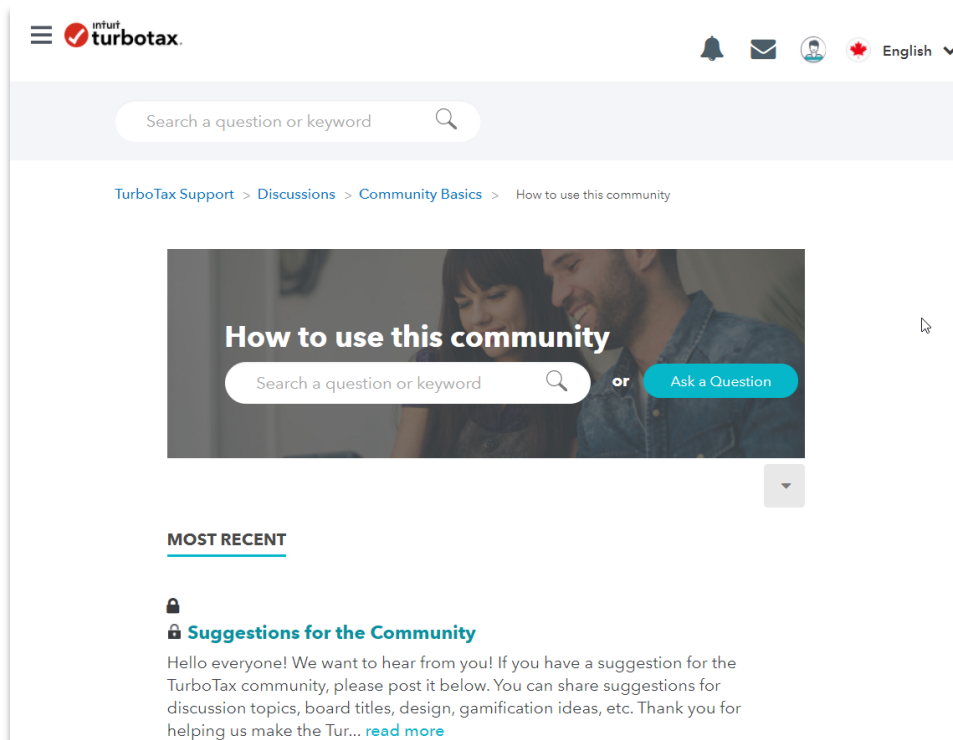
# Support for clients and volunteers



## How-to videos:

- **Getting started**
- **Navigating in TurboTax**
- **Preparing your taxes**
- **Completing your taxes**

# Support for clients and volunteers



## Tax Clinic Volunteer Community

- **One place for volunteer questions about TT**
- **Hub for feedback with Intuit employees**
- **Alternative support via user generated content**

Thank you



# **2020 Virtual Self File Pilot**

## **WoodGreen Community Services**

### **Toronto, Ontario**

# Why Pilot Self-File?



- **Limited resources** – overwhelming demand
- Majority of clients are repeat – **how do we facilitate independence?**
- Many have the **capability and are interested** in learning to self-file
- Successful **examples** out of the United States



# In-person Self File (March 1-15, 2020)



- Client screening done through CVITP tax clinic appointment booking
- 6 clients per hour, 2-3 volunteers
- Ran simultaneous with CVITP clinic
- Supported, independent learning
- Both WoodGreen & Intuit volunteers

**92% successful file rate**



# Virtual Self-File (June-Sept, 2020)



- Clients at home on their own computers  
= **Covid friendly!**
  - Minimize ID, consent, privacy concerns
- Pivoted from successful **in-person appointments** to **virtual appointments**
  - Possible through Microsoft 365 software environment
  - MS Bookings, Outlook, Forms and Teams software



# Appointment-based Model



## 1. Clients screened and booked Virtual Self-File Appointment

- Screen-sharing appointment encouraged, phone-only as back-up



## 2. Appointment confirmation email sent

- Gives instructions on using Teams virtual appointment
- Prompts client to start a Turbo Tax account, with link to video



## 3. Appointment delivery (1hr)

- Intake & document check
- Guiding through completion of tax return
- Filing and collection of metrics
- Volunteers have live support from staff via instant message



# Successes!



Pre-appointment  
confidence to complete  
own return

- 10% Confident or Very Confident

Post-appointment  
confidence to complete  
own return

- 70% Confident or Very Confident

Service Satisfaction

- 99% Satisfied or Very Satisfied with the service

# Diversity of Virtual Self File clients



**Virtual Self File is for all ages  
(...not just younger adults!)**

Ages ranged 21-66 years old, average age 43

**Virtual Self File is for all lengths  
of residency in Canada**

75% were Canadian Citizens (by birth or naturalization),  
Length of residency in Canada varied from 8 mos to 66 yrs



# Client Quotes



## Appreciated supportive learning

*"liked that someone can be there while I learned that it wasn't as scary as it seems"*

*"Liked that I already trust WoodGreen because I have done my taxes before"*

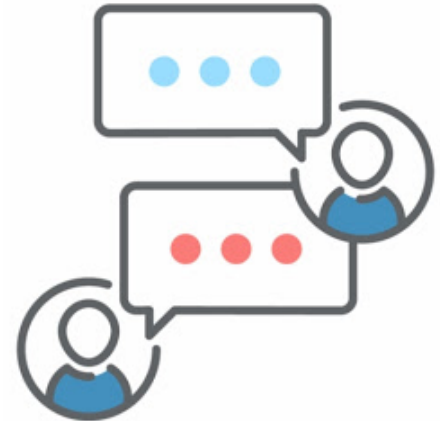
*"If I did it on my own I would probably have just stopped"*

## Turbo Tax Software is easy

*"The turbotax system was very helpful and leads you."*

*"I liked the way it asked questions to guide me"*

*"Software was so easy I might just try to do my 2018 by myself."*



## Convenience of being served virtually

*"More efficient time wise. Cuts down commute, wait time. 2 hours saved."*

# Pain Points with Single Appointment Service Model



**Virtual appointments require 1:1 volunteer to Client ratio**  
(as opposed to in-person 1:3 coaching ratio)

- Inefficient, impedes opportunity for independent learning

**Inability to recover volunteer & staff time**

- 33% of time wasted due to no-shows and unprepared clients



## What other models can we consider?

# EBO Centre

## 2-Appointment self-filing process



# Key message

## Self-filing WORKS!

Just try it !

- ✓ 100% filed successfully
- ✓ **88% will self-file next year**  
(100% if same support available)

- easy
- excellent, extraordinaire
- really good with support
- long but simple enough
- very quick, only 30 min
- everything was good
- with your help, it was ok
- very convenient
- great
- so helpful!
- it was so simple, everything was seamless
- great
- shocked how easy it was

# Why self-filing support?

## ✓ Financial Empowerment Champions!



✓ **Long term:** People struggling to find spots in income tax clinics, we need to keep clinics for those most in need

- À chaque année j'ai voulu acheter un logiciel, mais parce que c'est gratuit aux cliniques je ne le faisais pas moi-même

# EBO's goal today

## Share what we learn about self-filing support

So that you can try it too!

- ✓ Why?
- ✓ EBO's approach
- ✓ Tips and tricks

# EBO's approach

## TRIAL

and ERROR

- ✓ eager to try
- ✓ no sharing of personal information
- ✓ small scale pilot project
  - ✓ One staff and one volunteer
  - ✓ 16 clients in 4 weeks
- ✓ phone support only
  - 0-triage 1-interview 2-support

# EBO's approach

## 1<sup>st</sup> interview

Philosophy and restrictions

- ✓ get people to try
- ✓ set them up for success (and us too!)

Phone only support → Strong participant selection on computer abilities (0- triage) and tax situation (1- interview)

Regular 30min income tax interview  
+ email to access software  
with personalized step by step  
+ follow up appt 2/3 days later

# EBO's approach

## 2<sup>nd</sup> appointment

- 97% of personal info was ready,
- 77% of income info was already entered
- 30% of the review was done
- 2 people (13%) had already finished

- ✓ Phone support only
- ✓ Participant and support each in front of their own computer
- ✓ Validate refund and benefit amount by preparing fake return

# TIPS and TRICKS

## Strengths

We/Volunteers good at income tax interview

- ✓ **Single most important step**

Turbo Tax well designed

- ✓ **Get people to try it**

## Pitfalls

We/Volunteers not IT support

- ✓ **Keep volunteers happy**

Phone support is difficult

- ✓ Selection!
- ✓ patience & communication skills  
+ good knowledge of the software
- ✓ Be direct and directive

# Elephant in the room

## Right way to scale?

many unanswered questions

- ✓ selection strength?
- ✓ phone / screen sharing?
- ✓ volunteer training?



- ✓ ... trial and error again in 2021



# 2020 Virtual Self File Pilot Model #2

## Oct-Dec 2020

# Collected info from EBO and Cash Oregon



**EBO 2-step  
Appointment Model**

- Efficient yet supportive independent learning experience



**Cash Oregon  
Tax Helpline Model**

- Mimics a drop-in clinic, time efficient service delivery



# DIY Tax Helpline Model



1. Clients encouraged to call during Helpline hours

## 2. Client Call #1

- Screening, answer basic questions
- Intake, Doc Check and Instructional Email

## 3. Client Call #2

- Review, File and Outcomes

Save money, access benefits!  
Get free tax help today!

## Do-It-Yourself Tax Helpline



No appointment needed!  
Call (416) 645-6000 ext. 2999

HOURS:  
Tuesdays: 2pm – 9pm  
Saturdays: 10am – 5pm



# DIY Tax Helpline Data thus far...



- **Helpline is significantly more efficient!**
  - More flexible volunteer commitment, easier volunteer recruitment, reduced administrative burden
- **Maintains client satisfaction and confidence rates**
- **New challenge: clients who file and don't update us!**
  - Volunteers to do "check-in" calls



**Excited for delivery in tax season 2021!**

## Next steps: Join the next round for this program

- **How to get involved**
  - Contact Ana Fremont [afremont@prospercanada.org](mailto:afremont@prospercanada.org)
  - OR – tell us now in the Chat box that you'd like to be notified with more info
- **More resources coming soon - visit our Learning Hub in early 2021**
  - Project insights report
  - Downloadable toolkit to get started

Questions?



## Thank you for joining us!

- **We will be sending you an email soon with:**
  - Slides from today's webinar
  - Link to webinar recording
  - Link to post webinar survey
- **We will also post the recorded webinar on our Learning Hub:**
- <https://learninghub.prospercanada.org/webinars/>

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