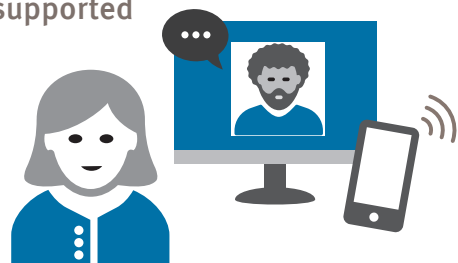


# Introduction to the supported tax filing model

## What is ‘supported tax filing’?

The supported tax filing approach enables individuals to file their taxes on their own, with the support of an experienced community tax filing volunteer or financial empowerment practitioner. This model can be offered virtually or in-person, and we refer to these variations in the model as “virtual supported tax filing” and “in-person supported tax filing” throughout this document, with “supported tax filing” used as the umbrella term to include both in-person and virtual options.



# Introduction to the supported tax filing model

---

## What is ‘supported tax filing’?

This document serves as both an introduction to the supported tax filing (STF) model, as well as an introduction to the STF Toolkit. This introductory document includes links to many of the documents in the [STF Toolkit](#). Still, it is also helpful to visit the Toolkit for other resources that you may find useful.

The two approaches described in this document are:

- 1 Virtual supported tax filing (or “virtual self-file”<sup>1</sup>),** which can be conducted as:
  - a video or telephone appointment, supported by a staff member or tax filing volunteer or;
  - independent filing method, including an intake appointment before the client files their taxes and a follow-up appointment afterward.

- 2 In-person supported tax filing,** where the client is supported to file their own taxes in a group setting (i.e. at a group tax filing workshop) and can ask questions and request assistance at this workshop.

The STF model differs from typical community tax clinic models in that it does not require volunteers to file the return or verify the individual identity of the person filing their taxes. This model still relies on volunteers or financial empowerment practitioners who have tax filing knowledge to support clients filing their own tax returns. In the STF model, the client uses TurboTax for Tax Clinics software<sup>2</sup> directly.

## Why is the ‘supported tax filing’ method helpful?

Each year across Canada community organizations offer free tax clinics through the Community Volunteer Income Tax Program (CVITP) for individuals living on low-to-moderate incomes. These tax clinics offer much-needed support for people to access tax refunds and maintain eligibility for government benefits.

Many CVITP tax clinics experience higher demand for tax filing support than they can meet, given limited numbers of volunteers and limited space to hold in-person appointments. Many tax clinic clients are individuals with simple tax situations who may be interested in filing their taxes themselves. Enabling this process can then build clients’ confidence in managing their own financial matters.

The supported tax filing model is best suited for individuals who have access to a computer and internet connection (either at home or through a public resource center), have a basic level of digital literacy (are comfortable navigating websites and using email and have an email address) and who are interested in filing a tax return on their own.

## How has the supported tax filing model been delivered in Canada so far?

This model originated as an approach that was delivered in-person by WoodGreen Community Services (Toronto, Ontario), in partnership with Intuit and Prosper Canada.

During the onset of the COVID-19 pandemic, these services were re-directed to a virtual delivery model to accommodate the need for remote services under physical distancing protocols. Variations of the virtual supported tax filing model have been implemented by a variety of community

<sup>1</sup> Virtual self-file was how the virtual supported tax filing model was referred to in previous tax years. For simplicity, we will refer to it as “virtual supported tax filing” in this document but wanted to recognize the previously used term to avoid confusion.

<sup>2</sup> Based on Intuit’s commercial TurboTax software, *TurboTax for Tax Clinics* is a free TurboTax product that offers an upsell-free experience for the user.

# Introduction to the supported tax filing model

---

organizations including WoodGreen in Toronto, Ontario, EBO in Ottawa, Ontario, and Family Services Thames Valley (FSTV) in London, Ontario (via telephone support), as well as by other organizations throughout the country.

We are grateful to the three organizations listed above and to the other partners who have delivered this model for their knowledge sharing which enabled the development of the [STF Toolkit](#).

## What is needed to deliver the virtual or in-person supported tax filing model?

### The community agency/organization will need:

- Tax filing volunteers who are experienced in tax filing, and can answer common client questions. Depending on whether the support for clients is offered virtually or in-person, the volunteers may also need to be comfortable coaching clients as they work through filing their taxes and may also need to be familiar with TurboTax software<sup>3</sup>
- Supervisory staff who can assist tax filing volunteers, oversee communications and appointment processes with clients
  - For the **in-person model**, we recommend having a staff person or volunteer in charge of running the workshop (including welcoming clients at the beginning of the session) as well as 1-2 staff or volunteers who can support with tax-specific questions and someone who can help with technical issues
- Access to TurboTax for Tax Clinics software and a TurboTax account
- Computer workstation(s) and internet connection
- An online form or survey application (or a printed survey) that may be used to collect client intake information and track client outcomes, if desired for reporting purposes (e.g., [Sample client intake form](#))

- Internal privacy measures that align with the federal and provincial privacy legislation in your location, in the event that data relating to client outcomes are collected for reporting purposes (e.g., [Sample disclaimer statement for virtual STF](#), [Sample disclaimer statement for in-person STF](#))
- **For virtual supported tax filing:** a video meeting application which may be used to ‘meet’ with clients virtually (such as Google Meet, Microsoft Teams, etc.), OR telephone or email contact which may be used to communicate between clients and tax filing volunteers/staff during advertised hours
- **For in-person supported tax filing:** a large meeting room that can accommodate clients<sup>4</sup>, and that is equipped with enough computer workstations for each client to have their own. A projector or smartboard for sharing introductory slides would also be helpful for these group workshops

### The client will need:

- Access to TurboTax for Tax Clinics software and a TurboTax account
- Computer workstation and internet connection
- Valid email address (or access to an email address), as this is required to set up a TurboTax account and file taxes using this software
- Documents and information necessary for tax filing, including Social Insurance Number, previous-year Notice of Assessment (NOA) if possible, tax slips reporting income (on paper or via CRA MyAccount), and other documents necessary for claiming deductions (such as medical receipts or childcare expense receipts)

<sup>3</sup> If in-person supported tax filing is offered, an organization may choose to have staff or volunteers present at the workshop with different types of expertise (e.g. different staff or volunteers with an expertise in 1 of coaching, tax filing or the TurboTax software). However, when virtual supported tax filing is offered, the volunteer supporting the client would need to be able to support the client in all of these areas.

<sup>4</sup> A group size maximum of 10-12 clients is recommended for the in-person model.

# Introduction to the supported tax filing model

---

- For virtual supported tax filing, the client will also need the following (in addition to what is listed above):
  - Access to video meeting application (if using video meeting method)
  - **If using 1-step appointment method:** video meeting link information for the appointment
  - **If using 2-step method:** contact information (email/phone number), which may be shared with the tax volunteer, who will be available to support them during the virtual tax filing process. (Note that contact information for the volunteer is not shared with the client. The volunteer calls the client from an undisclosed number. The volunteer can contact the host organization if they need more help or to get in touch with the volunteer.)

## What are the income guidelines that should be followed?

Supported tax filing is not part of the Community Volunteer Income Tax Program (CVITP) program, therefore it is not a requirement for participating agencies to follow these income guidelines.

The supported tax filing method may be the kind of project where tax services for people living on low-incomes who are self-employed (or other individuals not typically covered under the CVITP program) could be provided if volunteers have the relevant knowledge and can support these clients safely.

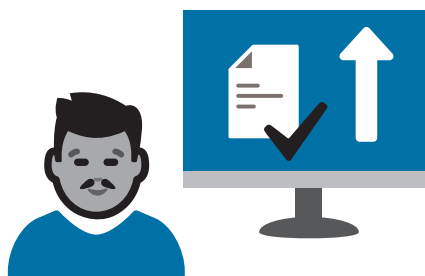
However, this tax filing method could also support clients with simple tax situations to avoid a lengthy debugging process of complicated taxes. If agencies participating in the supported tax filing program choose to follow CVITP income guidelines, these are listed here in the “eligibility criteria” section: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program/lend-a-hand-individuals/about.html>

Local community organizations have the flexibility to adjust or set additional eligibility criteria for tax filers with the supported tax filing model based on their capacity and the populations they serve.

## Other eligibility considerations

In addition to the income guidelines noted above, it is also recommended that clients participating in the supported tax filing program have:

- A Social Insurance Number (SIN) that does not start with 9. Clients with a SIN that starts with a 9 will not be able to electronically file their return using TurboTax/Netfile. They will have to print and mail their tax return, which is significantly slower and less secure than electronic submission.



# Client intake and tax filing process

---

## 1 In-person supported tax filing

This approach centres around a facilitated in-person workshop for clients where they have access to computers and the TurboTax for Tax Clinics software and access to support from staff and/or volunteers on an as-needed basis.

### Requirements for the client

- Be comfortable using computers and conducting transactions online
- Meet the eligibility criteria set by implementing agency (see “What are the income guidelines that should be followed” and “Other eligibility considerations” sections above)
- Be able to register for a TurboTax account (which requires a valid email address)
- Have a MyAccount with CRA (not required, but ideal – if the client has this already, it likely indicates adequate computer literacy to successfully file their own taxes and enables easy access to tax documents needed for filing taxes such as T4 slips)

### Requirements for the agency

- Ensure clients meet eligibility criteria and have basic computer literacy
- Be able to support clients by answering questions on income tax returns and on the TurboTax software

### Additional resources you may find helpful:

- [Client checklist: How to get ready to file your taxes with the STF program](#)
- [Script to recruit clients for in-person STF project](#)
- [Document and income eligibility check](#)
- [Sample disclaimer statement](#)
- [Common tax deductions](#)
- [Common sources of income and their tax slips](#)
- [Notice of Assessment – how to read it](#)

### Pre-screening for in-person workshop

The staff or volunteer should pre-screen clients for their readiness level (after confirming that they are eligible for the program based on the income and other eligibility criteria set out by the agency). Clients should be selected for this tax filing method if they:

1. are interested in learning to do their taxes themselves and;
  2. have sufficient computer skills. It is recommended that they answer “yes” to at least 2 of these 4 screening questions:
    - Are you comfortable using a computer?
    - Do you shop online?
    - Do you bank online?
    - Do you have My Account with CRA?
- They should have a simple tax situation that is compliant with guidelines the implementing agency sets out for this project (i.e., filing for current or previous year, low-to-moderate income, not filing business taxes, etc.). See [Script to recruit clients for in-person STF project](#) and [Document and income eligibility check](#).

# Client intake and tax filing process

---

Note that this pre-screening process does not need to be done by a fully knowledgeable tax specialist, but solely as an intake process into the program.

After this point, the staff/volunteer should still be ready to refer the client to a different income tax service (e.g., CVITP clinic) if the client's computer literacy appears to be insufficient or if their tax situation is too complicated.

The client is directed to open a TurboTax account and compile their tax documents. They can return to or contact the agency if they have questions about compiling the necessary documents.

Organizations may decide to distribute a client checklist to prospective clients with instructions on opening a TurboTax account and the documents they need to prepare to be able to file their taxes (e.g., [Client checklist: How to get ready to file your taxes with the STF program](#)).



## Tax filing process

- The host organization offers an in-person workshop (suggested duration: 2-3 hours) where clients can use computer workstations and the TurboTax for Tax Clinics software to file their own taxes. We suggest opening this workshop with a brief overview of the staff supports available to the clients at the session (i.e. technical and tax-specific supports), as well as notes about policies such as confidentiality (e.g., [Sample disclaimer statement](#)).
- Clients work at their own pace and file their taxes. If individuals are unable to complete their taxes at the workshop, they have the option to save their progress and finish it at a later session or independently. Prior to leaving the workshop, clients are asked to fill out an exit survey about their experiences for the agency's use (e.g., [Sample exit survey](#)).

# Client intake and tax filing process

---

## 2 Virtual tax filing client intake and tax-filing process: 2 approaches

### a) Independent filing with follow-up appointment (“2 Step” approach)

This is a lower-touch approach which enables the client to file their return online and request assistance from a staff member or tax filing volunteer when necessary. In this approach, clients are screened for their level of comfort working with computers and online navigation, and then invited to participate in filing their own return. Staff/volunteer members hold 2 appointments: one to screen the client’s readiness level and another to help them finish filing or as a follow-up after they have filed.

#### Advantages

- No need to exchange/see the client’s sensitive personal information (Name, SIN, date of birth...)
- No need to explain the use of a video software to the client

#### Disadvantage

- It is more difficult to trouble-shoot someone’s tax return without seeing what they have done on a screen

#### Requirements for the client

- Be comfortable using computers and conducting transactions online
- Have a simple tax situation
- Be able to register for a TurboTax account (which requires a valid email address)
- Have a MyAccount with CRA (not required, but ideal – if the client has this already it likely indicates comfortable computer literacy)

#### Requirements for the agency

- Ensure clients meet eligibility criteria and have basic computer literacy
- Be able to support clients by answering questions on income tax returns and on the TurboTax software

#### Additional resources you may find helpful:

- [Client checklist: How to get ready to file your taxes with the STF program](#)
- [Document and income eligibility check](#)
- [Script to recruit clients for virtual supported tax filing project](#)
- [Independent filing method: email templates](#)
- [Sample disclaimer statement](#)
- [Common tax deductions](#)
- [Common sources of income and their tax slips](#)
- [Notice of Assessment – how to read it](#)



# Client intake and tax filing process

---

## Pre-screening for first appointment

The staff or volunteer should pre-screen clients for their readiness level (after confirming that they are eligible in the program based on the income and other eligibility criteria set out by the agency). Clients should be selected for this tax-filing method if they:

1. are interested in learning to do their taxes themselves and;
2. have sufficient computer skills. It is recommended that they answer “yes” to at least 2 of these 4 screening questions:
  - Are you comfortable using a computer?
  - Do you shop online?
  - Do you bank online?
  - Do you have My Account with CRA?
  - They should have a simple tax situation that is compliant with guidelines the implementing agency sets out for this project (i.e., filing for current or previous year, low-to-moderate income, not filing business taxes, etc.).

Note that this pre-screening process does not need to be done by a fully knowledgeable tax specialist, but solely as an intake process into the program.

After this point, the staff/volunteer should still be ready to refer the client to a different income tax service (e.g., CVITP clinic) if the client’s computer literacy appears to be insufficient or if their tax situation is too complicated.

- See also [Document and income eligibility check](#) and [Script to recruit clients for virtual STF project](#)

## First appointment: Client tax screening (30 minutes)

The goal of this tax screening appointment is to set the client up for success by preparing them to file their taxes on their own. During this appointment the staff or volunteer reviews the client’s tax situation to make sure they have access to all relevant information (T-slips, specific credit, marital and dependant

status information...) and to understand the specificities of their situation in order to guide them effectively through the software.

The staff/volunteer will also book an appointment with them to follow up after the client has filled in as much of their tax return as possible on their own.

Note that this first appointment can be done at the same time as the pre-screen, but it requires a staff/volunteer with enough income tax training.

## Tax filing process

Immediately after the first appointment, the staff or volunteer should follow up with the client by sending them an email (e.g., [Independent filing method: email templates](#)) with the following information.

- Link to the TurboTax for Tax Clinics online software
- Link to the TurboTax for Tax Clinics user guide
- Include personalized guidance on using the software for their specific tax situation
- Encouragement to complete as much of the tax return as they can
- Reminder that they will review the return together at the follow-up appointment a few days later

## Second appointment: Client follow-up (estimated 45 minutes)

A few days after the first appointment, the staff or volunteer should hold a follow-up appointment to answer any client questions and support them to file the return. Refer to the information gathered at the first appointment to check the correct tax slips and information have been input. (See [Common sources of income and their tax slips for more information](#)).

The staff or volunteer may wish to complete a “parallel” tax return to help check that the client has input information correctly, based on their situation – for example, by comparing the dollar value of the refund or benefits.

Once the client and staff are satisfied the return has been successfully completed, the client may file their return.



# Client intake and tax filing process

---

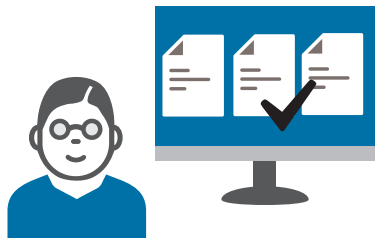
## b) Full-serve virtual tax filing appointment (“One Step” approach)

### Requirements

- Video meeting application (i.e., Teams, Google Meet, etc.) OR telephone to be used by both the volunteer/staff member, and the client
- A booking process which allows clients to be matched with tax volunteers at their scheduled time
- TurboTax account for both volunteer or staff member and the client
- If using a client intake form, ensure it is in an online format (e.g., [Sample client intake form](#))
- If using an appointment outcomes tracking form, ensure it is an online format (e.g., VSF appointment outcomes sample form)
- If using a client exit survey, ensure it is an online format (e.g., exit survey sample)

### Additional resources you may find helpful:

- [Client checklist: How to get ready to file your taxes with the STF program](#)
- [Document and income eligibility check](#)
- [Script to recruit clients for virtual supported tax filing project](#)
- [Sample disclaimer statement](#)
- [Common tax deductions](#)
- [Common sources of income and their tax slips](#)
- [Notice of Assessment – how to read it](#)



### Booking the appointment (estimated 1 hour)

- Assign a staff member or volunteer to handle appointment bookings
- Time blocks of 1 hour are recommended, however some clients may need additional time in a follow-up appointment
- After booking an appointment, send a confirmation email to the client including:
  - Description of the service and reminder to set up TurboTax account in advance
  - Instructions on how to sign up for a TurboTax account
  - What information and documents the client will need for the meeting
  - Outline of the role of the tax filing volunteer (i.e., support)
  - Link to the video meeting (must be set for specific date and time, for the specific client and tax volunteer using that appointment or instructions for being called by a volunteer if using phone service)
- Ensure appointment bookings are communicated to client, and confirm:
  - Client name and contact information
  - Tax year(s) they will be filing
- Appointment bookings which are volunteer facing may include:
  - Client name and contact information
  - Tax year(s) they will be filing
  - What kind of device the client will be using to file their return (to help the coach prepare for the conversation)
  - Any other pertinent details (e.g., whether a family member will be translating, etc.)

# Client intake and tax filing process

---



## Preparing for the appointment

### Prepare for the client meeting

- View your appointment bookings in your online calendar
- Review any collected client intake information which may inform your support during the appointment
- Open TurboTax using your account
- Open any forms or surveys you may need for your appointment, such as:
  - Intake form (e.g., [Sample client intake form](#))
  - Post-meeting survey (e.g., [Exit survey sample](#))
  - Outcomes measures (e.g., [VSF appointment outcomes sample form](#))



## Setting up the call

### Intake and doc check



### Starting the meeting

- Sign into your video meeting application (i.e., Teams, Google Meet, etc.)
- Greet the client (see introduction script sample, below)
- Obtain client consent in order to proceed (e.g., [Sample disclaimer statement](#))
- Complete virtual intake form (if using) (e.g., [Sample client intake form](#))
- Complete a 'document check' with the client to ensure they have the necessary materials to complete their return (e.g., [Document and income eligibility check](#))
- Verbally review client's tax situation to learn what the client needs to do for their return that may be unique
- Invite them to begin the return using TurboTax for Tax Clinics and confirm you are there for questions as needed

### Introduction script sample

Hi, my name is [Your name], and I am calling from the [Community agency name] Tax Clinic for your supported tax filing appointment.

I'm going to be coaching you through completing your taxes today. Before we start, I'm going to give you a brief overview of what is going to happen. We expect this appointment to take approximately an hour. I'm going to start by filling out our intake form with you and will make sure that you have all the documents you need in front of you. Then we will start to prepare your taxes or review if you have already started. When we are complete, I will walk you through the tax summary and if you have no further questions, I will walk you through how to file your return.

# Client intake and tax filing process

---



## Preparing and reviewing the tax return

### Preparing the tax return

- Ask the client if they have already created a TurboTax account
  - **If no** – walk client through steps of creating TurboTax account
  - **If yes** – make sure client is logged in and move ahead
- Guided completion of tax return with the client
  - **If the client has not started a tax return**, walk the client through using TurboTax for Tax Clinics step by step **OR**
  - **If the client has started the return**, pick up where they left off or answer any specific questions the client may have
- Refer to the TurboTax for Tax Clinics User Guide and follow along using your own TurboTax account to help guide clients
- Review the tax return summary and benefit estimate; “Let’s review your numbers”
  - refer to [Common tax deductions resource](#)
  - Reviewing numbers for Canada Child Benefit, GST/HST Credit, Climate Action Incentive, etc., can be helpful
  - Answer any questions or resolve any errors. If the client has no further questions, the tax return is ready to file!
- Fill out appointment outcomes/metrics form (if using – not required) (e.g., [Virtual STF appointment outcomes sample form](#))

### Sample script:

“I just have one more form to fill out, it is the tax metric information. I will record the benefits estimates you will be receiving. These are used for evaluation purposes for our program and are only provided to funders as aggregate information.”



## Filing the tax return

- Walk client through steps of electronically filing their taxes through TurboTax
- Walk the client through downloading a copy of the tax return
  - Client can log back into their account to see their tax return information



## Evaluation

- Complete the exit survey with client (if using) (e.g., [Exit survey sample](#))
- Ask the client if they would be willing to answer some questions about their experience using this service (should take no longer than 3 to 5 minutes)
- **If yes** – the client should open the exit survey on their own computer, and all responses are input privately

**Reminder:** all of the resources linked to in this document, as well as other resources you may find helpful, are included in [Supported Tax Filing Toolkit](#).