



SAVE FIRST

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GUIDE



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I'VE NEVER WORKED AT THIS SITE BEFORE. WHAT IS MY LOGIN INFO?

Each SaveFirst site location has a unique Client ID. Note that this may be different from the Client ID you used in training. The Client ID for the site should be taped to your laptop at the tax site. If not, ask your Site Coordinator.

If you realize you accidentally created a return in the wrong Client ID, notify your Site Coordinator immediately. The return will need to be recreated in the correct Client ID.

The first time you log in under any new Client ID, your password is the same as your Username (your last name followed by your first initial, all capitalized: DOEJ). After this first login you must change your password. The same rule applies anytime that you forget your password and a Site Coordinator resets your account.

WHEN DOES A TAXPAYER NEED TO FILE?

The income threshold for filing varies depending on a taxpayer's age and filing status. If you think a taxpayer may not be required to file, check your charts in the Pub 4012 Volunteer Resource Guide.

REMEMBER: Any taxpayer who wants to reclaim withholding or claim certain credits (Education credits, Additional Child Tax Credit, EITC, etc.) can file a return, regardless of his/her gross income.

DO MARRIED COUPLES FILING JOINTLY BOTH HAVE TO COME TO THE SITE?

Yes. We need both signatures before we can file their return. If one spouse cannot come, the other spouse will have to take the paperwork home for him/her to sign and return it, or the spouse will need to come in to the site at another time, before we can file.

CAN I CREATE A RETURN FOR A PAST TAX YEAR?

Basic Volunteers: This is outside the scope of your training. Find an intermediate volunteer to handle it.

Campus Fellows: Only returning volunteers may prepare prior year returns.

Note on the I/I Form which year you are filing a prior return for. Then open the TW for the year in question. The URL for past year's TW is twonline.taxwise.com followed by a forward slash and the last two digits of the year (for example, twonline.TaxWise.com/14). If the prior year return is from 2013 or 2014, we can e-file the return. Returns from 2012 and before will need to be paper filed. Indicate in TW that you will be filing on paper and complete the return as you would any other paper return. You will need to use IRS Publications from that tax year, which can be accessed online. If you have any questions about past tax law (credits that no longer exist, past exemption and deduction amounts, etc.), ask your Site Coordinator.

Quality Reviews for prior year returns must be done by an Impact Site Coordinator.

CAN MY TAXPAYER USE A PO BOX AS HIS MAILING ADDRESS?

Yes. Just **be careful** not to include any punctuation in the address line, as it will cause the IRS to reject the return. (i.e. "PO Box..." NOT "P.O. Box")

WHAT DO I DO IF MY TAXPAYER DOES NOT HAVE HIS/HER SOCIAL SECURITY CARD?

NEVER file a return without seeing some proof of Social Security Number from the Social Security Administration **AND** a photo ID. If a taxpayer comes in without a card, follow this procedure.

- We may accept a photocopy of a Social Security Card.
- If s/he has a MediCare card, their SSN should be listed after the letter "A" on the card. This is an acceptable alternative to seeing their Social Security Card.
- If s/he has an SSA-1099, we can use this document.
- If s/he does not have any of the above cards/documents, inform him/her that we will complete the return for him/her then, but cannot file until they return with the Social Security card. Remind him/her that this policy is for their security and identity protection. (Talk to your site coordinator if you have any questions.)
- You should refer the taxpayer to the nearest Social Security Administration office (ask your Site Coordinator) to request a new Social Security Card (takes appx. 7-10 days).
- The same procedure applies if a taxpayer is missing the Social Security Card of his spouse or any dependents.
- Note: In previous years, taxpayers could get a letter from the Social Security Administration when they applied for their Social Security Card and we were able to use that letter as proof. However, this is no longer a valid form of proof. The taxpayer will have to wait until they receive the Social Security card and bring it to us before we can file.

WHEN DO I SWITCH FROM THE INTERVIEW TO THE TAX FORMS IN TAXWISE?

After you have entered all of the dependent information, go ahead and switch to the tax forms. Do NOT enter income in the interview format.

HOW DO I ENTER IN TWO DIFFERENT LOCAL TAX AMOUNTS?

If a taxpayer has more than one amount listed in the local tax section at the bottom of his W-2, you have several options:

- (1) When the "Taxable Income" listed for both groups is the same, add all local taxes together, record the sum in the first Local Tax line in TaxWise, and type "Total" in the Local Name box. TaxWise will not allow you to type in the Taxable Income box and should automatically fill it in.
- (2) If you wish to list the different local tax amounts on separate lines, you must fill out the "state", "local tax", and "local name" boxes—do NOT fill out the other boxes. Do NOT fill out the state wages box. Also, do not forget to fill out "state" or the local tax amount will not transfer to the AL return.
- (3) When the taxable incomes used to figure city and county taxes are different, you must record them separately. Record the first local tax on the same line as the state tax. Instead of letting TW automatically fill in the Taxable Amount line, override the typing block by pressing the Ctrl and Enter keys at the same time. When the lines turn blue, enter the correct amount. Once you have entered the first tax, start on the line below. Fill out the State name and *leave this line blank*. Then, type in the correct amounts for "Taxable Income" and "Local Tax," and indicate which locality imposed this tax in the "Local Name" box.

WHEN SHOULD A TAXPAYER ITEMIZE HIS DEDUCTIONS?

For the most part, only individuals with home mortgages, incredibly high medical bills, extremely large gifts to charity, or high unreimbursed work expenses (often truck drivers) will benefit from itemizing instead of taking the standard deduction. Since many taxpayers do not understand itemization, you may need to explain that we can only deduct things like church tithes or prescription drug costs if they are greater than the taxpayer's standard deduction. It is an either/or situation.

Basic Volunteers: You are not certified to itemize deductions, so if you think a taxpayer might benefit from itemization or if a taxpayer asks about itemizing certain amounts, alert an intermediate volunteer or Site Coordinator to come discuss this with the taxpayer.

Intermediate Volunteers: Always check the interview sheet and talk with the taxpayer to determine whether or not a taxpayer should itemize. Remember, the standard deduction at the state level is often smaller than the standard deduction at the federal level, so it may be helpful to itemize on the state return (if completing a state return) even when the taxpayer does not itemize on the federal return.

If a taxpayer has no **tax liability** (1040 pg. 2, line 47), itemizing deductions will not affect the refund amount. It is not necessary to itemize deductions in this case.

WHERE DO I NEED TO RECORD THE TAXPAYER'S ROUTING AND ACCOUNT NUMBERS FOR DIRECT DEPOSIT OR WITHDRAWAL?

There are five possible combinations of direct deposit/direct withdrawal that require four different approaches to bank information.

- (1) **If taxpayer is receiving a refund from both the federal and state governments**, you need only type the account number into the appropriate lines on page 2 of the Federal 1040 and again on the Main Info Sheet (do NOT enter any bank info on the state return).
- (2) **If the taxpayer is receiving a refund from both the federal and state government and chooses to purchase savings bonds with a portion of the federal refund**, you need type the account number into the appropriate lines on Form 8888. Then, on the state return, select that the taxpayer wants the refund deposited to a different account and enter the bank information twice.
- (3) **If the taxpayer receives a refund from the federal government, but must pay the state government**, you will enter the bank information on pg 2 of the 1040, on the Main Info sheet, and twice on the state return.
- (4) **If the taxpayer must pay the federal government, but will receive a refund from the state**, you must mark the box for direct withdrawal on page 2 of the 1040, then fill out the ACH 1040/ES form that appears red in the list of loaded forms on the left and confirm the information by re-entering it on the Main Info sheet. Then, on the state return, select that the taxpayer wants the refund deposited to a different account and enter the bank information twice.
- (5) **If the taxpayer owes both the federal and state governments**, you must enter the banking info four times: on the ACH 1040/ES, the Main Info page, and twice on the state return.

Often, taxpayers will want to receive a direct deposit of a refund but will not want to take a direct debit for an amount owed. It is okay to direct deposit a federal return while allowing the taxpayer to write a check for the amount owed to the state.

WHAT IF A TAXPAYER WANTS TO PAY AN AMOUNT OWED TO THE FEDERAL GOVERNMENT BY CHECK?

If a taxpayer wants to send a check for an amount owed to the federal government,

- Detach the payment voucher that prints with the federal tax return (Form 1040-V)
- Instruct taxpayers to make checks payable to “United States Treasury”
- Taxpayer should write “2014 Form 1040” in the memo line as well as their SSN
- Address an envelope for them to:

**Internal Revenue Service
P.O. Box 931000
Louisville, KY 40293-1000**

WHAT IF A TAXPAYER WANTS TO PAY AN AMOUNT OWED TO THE STATE GOVERNMENT BY CHECK?

- Detach the payment voucher that prints with state tax return (Form 40V in AL and Form 1040V in SC)
- Instruct taxpayers to make checks payable to “Alabama Department of Revenue” in Alabama or “SCDOR” in South Carolina
- Instruct taxpayers to write their SSN in the memo line, and if in South Carolina, write 2015 SC1040-V
- Address and envelope for them to:

**Alabama Income Tax
PO Box 2401
Montgomery, AL 36140-0001**

or

**SC Department of Revenue
Individual Income Tax Payment
Columbia, SC 29214-0020**

WHAT FORMS DO I NEED TO PRINT FOR AN E-FILE RETURN?

Always print one copy of the entire return for the taxpayer's records. The taxpayer should sign on the appropriate lines for BOTH state and federal forms.

WHAT FORMS DOES THE TAXPAYER NEED TO SIGN?

If a taxpayer chooses to e-file, s/he must sign the Federal 8879 (Authorization to E-file), and the Alabama 8453 (Authorization to E-file), which s/he will keep as part of his/her records.

WHAT FORMS SHOULD I KEEP? IN WHAT ORDER SHOULD I ARRANGE THEM?

For every taxpayer who files with us, we must keep a completed Intake/Interview Form with pages 1, 2, and 3 completely filled by the taxpayer and volunteer and with a completed Quality Review sheet on page 4. We must also keep an Affordable Care Act/Quality Review Supplement Form, completely filled by the taxpayer, volunteer, and Quality Reviewer. Make sure all volunteers and Quality Reviewers who have worked on the return have signed the Intake/Interview & Quality Review form.

MY TAXPAYER NEEDS TO FILE A PAPER RETURN. WHAT DO I DO DIFFERENTLY?

Sometimes, tax returns cannot be electronically filed OR the taxpayer prefers to mail the return rather than e-file it. Paper returns take much longer to process than e-filed returns (~6-8 weeks for paper vs. 1-2 weeks for e-files). Refunds can still be directly deposited on a paper return – just include this information in TaxWise.

The IRS has a priority that all returns that can be e-filed should be e-filed. Please recommend to the taxpayer that he or she e-files the return. Talk to your supervisor if the taxpayer seems insistent that they paper file.

Tax returns that **cannot** be e-filed include the following:

- Filing a return on which a dependent has been incorrectly previously claimed by another taxpayer
- Filing a return for someone who has already been incorrectly claimed as a dependent
- Filing Married Filing Separately if spouse's SSN is unknown
- Prior year returns from 2012 or earlier
- Amended returns for any year

For more information about this process, ask your Site Coordinator.

Note: If the federal return is not e-filed, you cannot e-file the state return. Use the same process to prepare the state return.

DO I KEEP COPIES OF THE W-2 IF I FILE A PAPER RETURN?

NO. The only documents we maintain for paper returns are the Intake/Interview Forms and Affordable Care Act Supplement Forms. **NEVER** keep any documentation a taxpayer brings into the site if he files a paper return.

WHAT IS THE CONSENT TO USE/DISCLOSE FORM?

This form gives Impact Alabama permission to use the taxpayer's refund in the total we report to funders when applying for grants. It also allows us to use the taxpayer's name and address to send relevant financial information throughout the year and a card reminding him of our services next year. Explain to each taxpayer that we never use a taxpayer's name in connection with his financial information and that having a complete report of our success is vital to keeping the site free every year. If one is hesitant even after you explain what it means, have him enter his pin number under the "Consent Denied" portion on the bottom, and we will exclude his refund amount from the totals we report to funders.

VOLUNTEER ETIQUETTE GUIDE

1. Arrive at the tax site 15 minutes before your scheduled shift. If you are unable to work during a scheduled shift, let the Site Coordinator and Volunteer Coordinator know **in advance**.
2. As soon as you arrive at the site, sign in with the date/time on the Volunteer Sign-In Sheet. This is very important, as it is how we keep track of your service hours for any course credit and for our grant requirements. Put on your Volunteer ID Badge. The IRS does not allow you to work at the site if you are not wearing this ID badge. ***The first time you come to a site, see the Site Coordinator and show your photo ID to verify your identity.***
3. Dress code: As a general rule, dress casually but professionally. Jeans are fine with a nice shirt. Please do not wear t-shirts, sweatshirts, flip-flops, athletic shorts, baseball caps, etc.
4. If there is not a designated greeter at your site, greet taxpayers when they walk through the door, even if you are helping a client. Make sure that they get started on their paperwork (Intake/Interview Form pages 1-3 and ACA Intake Supplement), so they are ready to be served as soon as the next station is available.
5. Be personable. Shake hands with taxpayers and introduce yourself (first name only is fine).
6. Act confident, even if you're not. Under no circumstance should you tell a taxpayer "This is the first time I've done this." If you have any questions at all, please talk to your Site Coordinator.
7. Do NOT gossip about taxpayers in the presence of other taxpayers. Never use a taxpayer's name when discussing a particular tax situation with others (unless it is to obtain help from a Site Coordinator). If you have a question about a taxpayer situation and your Site Coordinator is working with another taxpayer, please ask your Site Coordinator if they can step aside before discussing any personal taxpayer information.
8. Use "sir" and "ma'am." Call taxpayers by their last names (i.e. Mr. Jones, Ms. Smith) unless they introduce themselves by their first name.
9. Be respectful of the elderly. Speak up if necessary. (Note: some elderly hear better if you talk in a deeper voice, rather than just speaking louder, which may cause you to talk in a higher pitch, which can be harder for them to hear.)
10. Sometimes, taxpayers get angry. Here are some common reasons why this happens and some suggestions for diffusing the situations:
 - They don't have the original or photocopy of their Social Security card, Medicare card with SSN, or SSA-1099.
 - Explain that the IRS requires us to see documentation from the Social Security Administration for all of our taxpayers and their dependents.
 - They can go to a local Social Security Administration office to apply for a new card.
 - Explain that you are happy to prepare their return now, and we will file their return at a later date when they return with the proper documentation.
 - Ask your Site Coordinator to help explain the situation.
 - They think they can file Single/Head of Household (or Head of Family on AL return), but don't meet the eligibility requirements.
 - Go through the decision tree in the spiral notebook with the taxpayers so that they understand why they are ineligible for the particular filing status.

- If they continue to insist (“I’ve always filed Head of Household”), explain that you are happy to prepare their return, but must use the appropriate filing status. Then get your Site Coordinator to help further explain.
 - They don’t think you know what you’re doing.
 - Usually this comes in the form of a derogatory question about your qualifications.
 - Explain that you have taken an IRS-designed course on tax preparation and are certified by the IRS to prepare taxes.
 - Add that if they feel uncomfortable with you preparing their taxes, you can summon the site coordinator, who has over 200 hours of training.
 - Also note that a supervisor will review their return before it is submitted to the IRS.
 - They wind up owing or their refund is smaller than anticipated.
 - Go through the 1040 line-by-line with the taxpayer so they understand the outcome of their return.
 - This means you need to be familiar with the 1040 form and understand how it works.
 - Don’t hesitate to ask your Site Coordinator to help explain the situation.
- *There will also be occasions when a taxpayer has a tax issue that is outside the scope of*
- a) *your training or*
 - b) *VITA.*
- *If a taxpayer has an issue that is outside the scope of your training, but that you are certain is within scope of the tax site, do everything that you can on the return, then call your supervisor.*
- *Explain to the taxpayer that you are not certified to perform that particular task, but your supervisor is.*
- *If a taxpayer has an issue that you know or suspect is outside the scope of VITA, call your supervisor – **your supervisor, not you, should be the only person to tell a taxpayer that we can’t help them.***
- ***It is better to have your Site Coordinator confirm that the return is in scope for VITA before you complete the return, rather than have to turn the taxpayer away after they’ve already sat with you for 45 minutes.***